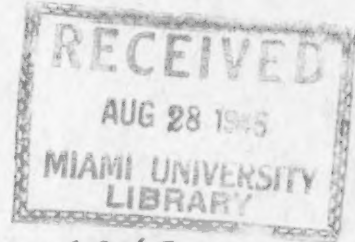


Social Security Bulletin



July 1945

Vol. 8

No. 7

What Social Security Can Mean to the South

*Family Relationships and
Old-Age and Survivors Insurance*

*State Unemployment Compensation
Laws of 1945*

FEDERAL SECURITY AGENCY

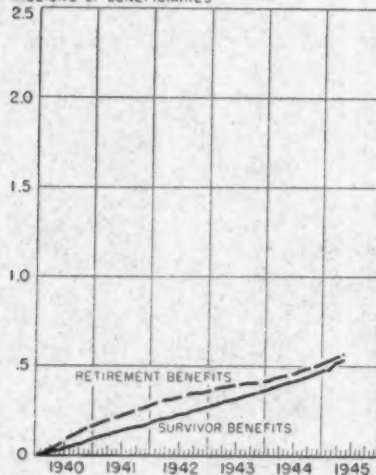
SOCIAL SECURITY BOARD

WASHINGTON, D. C.

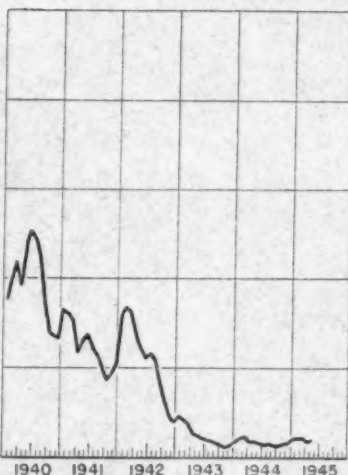
Social Security Operations*

INDIVIDUALS RECEIVING PAYMENTS

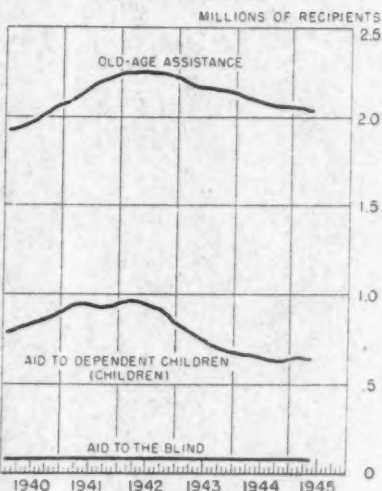
OLD-AGE AND SURVIVORS INSURANCE
MILLIONS OF BENEFICIARIES



UNEMPLOYMENT COMPENSATION

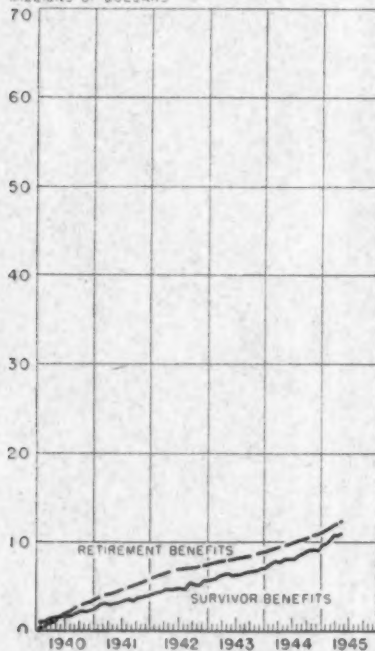


PUBLIC ASSISTANCE



SOCIAL SECURITY PAYMENTS

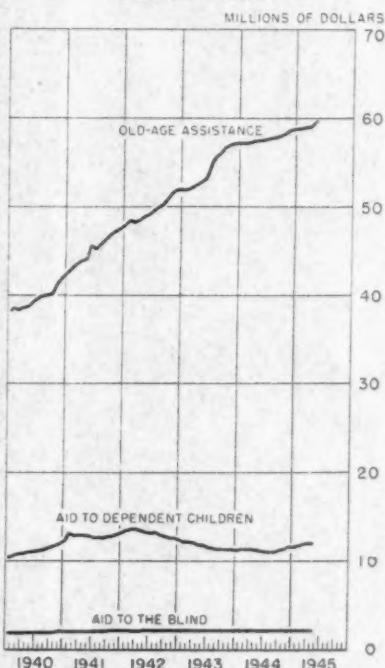
OLD-AGE AND SURVIVORS INSURANCE
MILLIONS OF DOLLARS



UNEMPLOYMENT COMPENSATION



PUBLIC ASSISTANCE



*Old-age and survivors insurance, beneficiaries for whom payments were certified and amounts certified during month; unemployment compensation, weekly average number of beneficiaries for the month and gross benefits paid during the month under all State laws; public assistance, recipients and payments under all State programs.

ERRATA

Page 14, table 7:

Kentucky: delete reference to footnote 14 (last col.)

Page 19, table 10:

Ohio: change "220" (col.6) to "242"; "464" (col. 15) to "462"

Rhode Island: change "184" (col. 13) to "174"

Page 21, column 2, under "Waiting Period":

line 2: change "Seven" to "Six"

line 4: delete "Ohio"

line 8: change "Only 12" to "Only 13"

line 10: change "9" to "15"

line 38: change "almost three-fourths" to "about two-thirds"

footnote 20: insert "Ohio"

Social Security Bulletin, July 1945

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Social Security in Review

The Month in Review

Both the total civilian labor force and the employed labor force increased slightly from April to May, though the rise was less than the usual seasonal increase because the weather retarded agricultural work. The estimated number of unemployed persons—730,000—was about the same as in April, indicating that local layoffs had not been sufficiently widespread by the May census week to influence the national estimates. Moreover, the number of persons who shifted from unemployment to jobs about equaled the number who lost their jobs or were laid off.

UNEMPLOYMENT BENEFIT claims and disbursements in May both exceeded the April volume. The total amount disbursed—\$7.0 million—was greater than in any month but one in 1944 and almost one-fourth greater than in May 1944. Both the weekly average number of beneficiaries and the number of weeks compensated for total unemployment were 13 percent above the number a year earlier. Cutbacks in aircraft and shipbuilding operations, seasonal declines in textile industries and canning, and a few scattered labor disputes were mainly responsible for the May increase in initial claims, reported by all but 21 States. All but 13 States shared in the increase in continued claims.

Readjustment allowances under the Servicemen's Readjustment Act increased to a weekly average of 28,100 veterans in May.

IN OLD-AGE AND SURVIVORS insurance, monthly benefit awards rose to almost 40,000 in May. Awards of wife's benefits outnumbered those in any previous month, and awards of primary benefits had been exceeded only in February 1940; except for widow's benefits, on the other hand, fewer awards than in April were made for all types of survivor benefits. At the end of the month, benefits at a monthly rate

of \$23 million were in force for more than one and a quarter million beneficiaries, exceeding the rolls in May 1944 by 28 percent in number of beneficiaries and by 29 percent in the total monthly amount.

The decline in account-number applications which started in 1944 continued during the first quarter of this year, when a smaller number of accounts was established than in any other quarter since the program went into effect. Fewer women and girls applied than in any quarter since January-March 1940. At the end of March, it is estimated, account numbers were held by 68.7 percent of the total population aged 14 and over.

PUBLIC ASSISTANCE operations in May showed no major changes from the

general movement in preceding months. Recipients were fewer under all programs, except in the number of children receiving aid to dependent children. The decline in general assistance cases was the largest for any of the programs and the largest decrease for general assistance in many recent months. Though payments to general assistance cases also decreased slightly, increases in the other programs brought the total amount expended in the country as a whole slightly above April expenditures. In each program the average payment increased.

Social Security Board Appropriation

The Labor-Federal Security Appropriation Act, 1946 (Public, No. 124, approved July 3, 1945) included items totaling \$485,870,474 for programs ad-

(Continued on page 26)

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What Social Security Can Mean to the South

By Ellen S. Woodward*

FEW PARTS of the country may be as seriously affected by the conversion from war to peace as the South.¹ With the possible exception of the Northwest, no region has had its economic and social landscape quite so transformed by the war; none may anticipate as rapid a shift in work opportunities and in income. The South therefore seems to me particularly in need of the kind of buttressing of living standards that an expanded social security program can provide.

It was not so many years ago that President Roosevelt called the South the Nation's number one economic problem. Few would recognize that description today. For the war has brought new industries to the South, more employment, higher wages, higher prices to its farmers, and more income all around. Billions have been spent on the expansion of military, manufacturing, and housing facilities. Shipyards, bomber factories, and oil-cracking plants now share the industrial skyline with the textile mill, the sawmill, and the cannery. It is in part to these war industries but also to the expansion of job opportunities in the traditional industries of the South that we must attribute the substantial rise in employment and the doubling of pay rolls between 1939 and 1943. Gains in wage income were paralleled by a substantial growth in farm income. With cotton at 20 cents a pound in 1944 as compared with 9 cents in 1939, and tobacco at 39 cents as compared with 15 cents, it is not surprising that income received by farm operators in the South more than doubled during these years. Little wonder that individual income in the South went up from \$300 per capita in 1939 to more than \$600 in 1943. That increase, as a matter of

fact, was relatively greater than the increase in the United States as a whole.

But much of the South's gain may prove only temporary. We do not know what income will be after the war. Uncertain also is the future of farm prices, to which the well-being of much of the South is tied.

I am not suggesting that a crisis is inevitable in the South when the war ends, any more than it is inevitable in the country as a whole. In the South as elsewhere, much will depend upon the ingenuity, the economic imagination, the boldness we use in putting to peacetime uses our unparalleled productive capacity. Our success in this regard will have a special significance in the South, because no other region stands to gain or lose so much. The low living standards in the South are due primarily to her lack of industry and her dependence upon a limited number of specialized crops. If the gains of the last few years are to be retained, the South must find new industries and must learn to diversify her farming.

I stress the need and the opportunity for fundamental reforms in our southern economy because I want to put what I have to say about social security in its proper setting—not as the solution of the problem of low living standards in the South, but as a necessary adjunct to these other measures. If the South should make no progress in achieving economic parity with the rest of the Nation—which I do not believe will be the case—the contribution that could be made by an expanded social security program is, of course, even more important.

Existing Conditions

For all its recent gains, the South still lags behind the other regions in average income, in health as measured by mortality and morbidity rates, in schooling opportunities, and in most of the other things that go to make up the standard of living.

Per capita income in the South in the war year 1943 was only about two-thirds of that in the country as a whole. In my State, Mississippi, the

average was \$484, not even half as much as in the country as a whole and only one-third as much as in the richest State in our country.

Low income bears with special harshness upon children, and families with children, as a group, have relatively lower incomes than other families. The high birth rate of the South makes the region one of the chief factors in the continued growth and vigor of the American people. Since many of these children in later life migrate to other regions, the conditions which surround their birth and rearing are of national concern. The South, with more than one-fourth of the estimated civilian population in the United States in 1943 and one-fifth the national income, accounted for nearly one-third of the babies born in that year. Because poverty goes hand in hand with sickness, southern infants have a poorer chance of surviving the first year than children in other States. In 1942 all Southern States, with one exception, had infant death rates above the national average.

A high maternal death rate goes hand in hand with a high infant death rate. Motherhood is a greater hazard in the South than in other regions of the country. Deaths from causes associated with childbirth were in excess of the national average in each of the Southern States, rising in South Carolina to more than twice the national rate. One important reason for such high infant and maternal death rates in the South may be that in 9 of the 13 Southern States less than half the live births occurred in hospitals during 1942. In Mississippi, only 1 baby in 5 was born in a hospital; in Arkansas and Kentucky, 1 in 4; and in Alabama and South Carolina, 3 in 10; while in the Nation as a whole, nearly 7 babies in 10 had this protection at birth.

Southern children who survive the first year remain at a disadvantage as compared with children elsewhere. Many of the so-called children's diseases are more prevalent in the South than in other regions and exact a higher toll of child life.

Adequate food, clothing, and shelter are important for children but they also need health services, and the showing of Southern States in this respect is not very good. A sensitive indicator of the availability of adequate health services is the mortality rates

*Member, Social Security Board.

¹In this article, the "South" is used to refer to 13 States—Alabama, Arkansas, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, and Virginia. The tables appended to the article, on which general statements in the text are based, give selected data on factors in social security for these States and for the United States as a whole.

of diseases that are controllable by public health measures, such as typhoid fever, malaria, and tuberculosis. Nearly all malaria deaths occur in the South. The mortality rate for typhoid and paratyphoid fever was four times the national average in Arkansas, at least twice as high in Florida, Kentucky, Louisiana, Oklahoma, South Carolina, and Texas. Deaths from tuberculosis were relatively more frequent in Alabama, Arkansas, Kentucky, Louisiana, Mississippi, Oklahoma, Tennessee, Texas, and Virginia than in the rest of the country.

The burden placed on treatment by the inadequacy of preventive measures is made heavier by the insufficiency of medical personnel and facilities. Doctors tend to stay out of rural areas and areas of low income. The South as a result has less than its proper share of the Nation's doctors, dentists, nurses, hospitals. In 1940 there was one active physician under 65 for every 935 persons in the United States as a whole. In Mississippi the ratio was 1 to 1,784, in Alabama 1 to 1,684. The drawing off of physicians into the armed forces has accentuated the disparity between the South and the rest of the country. In 1941 there were relatively half as many beds for civilians in general and special hospitals in Arkansas and Mississippi as in the United States as a whole. Lack of organized facilities for medical care and the special problem of distributing medical care in rural areas are also reflected in the extent to which the South lags in group hospitalization and prepaid medical care plans.

It is not surprising that the National Health Survey (1935-36) discovered that persons with disabling illnesses received less hospital care in Southern cities than in other cities of the country. Lack of proper food or enough food, poor water supply, poor sanitation, lack of medical attention, all add up in the South as they would anywhere else to lowered vitality, high sickness rates, high death rates, wasted manpower. Little wonder that more than half the registrants examined at local Selective Service boards and induction stations during the period February-August 1943 were rejected for military service in Arkansas, Florida, Georgia, Louisiana, North Carolina, South Carolina, and Virginia. In no Southern State was the rejection rate below 40 percent. The national aver-

age was 39 percent, while the rate for the best State (Oregon) was only 24 percent. The North Carolina rate of 57 percent was the highest in the country. The eight States with the highest rejection rates were all in the South.

Operation of Present Social Security Program

The contribution which the present social security program is making to the amelioration of these conditions is important, if limited. Family income threatened by unemployment, certain types of disability, or old age or death of the family earner has been sustained in many thousands of families, and the development of State public health and child welfare programs has been stimulated, under the programs established by the Social Security Act. In 1944, \$33 million was paid out to southern families under old-age and survivors insurance, \$6 million under State unemployment compensation programs, and \$139 million, \$28 million, and \$6 million to recipients of old-age assistance, aid to dependent children, and aid to the blind, respectively. Dollar for dollar, Federal grants to the States under the act for public assistance and welfare programs have probably gone farther in the South than in any other part of the country because of the generally meager character of the services in Southern States prior to 1935.

Helpful as these programs are, however, they fall short of their full potentialities, particularly for the South, because of the limitations of the present act. The act restricts coverage of old-age and survivors insurance and unemployment compensation to wage and salary workers in most industrial and commercial jobs. Left out are the self-employed, including farmers, shopkeepers, and most professional people; agricultural workers, domestic workers, and others. The three largest groups excluded—farmers, farm wage workers, and domestic workers—represent substantial proportions of the southern labor force.

Benefit rights under both old-age and survivors insurance and unemployment compensation depend not only on employment in covered industry but also on continuity of such employment. Where opportunities for covered employment are relatively fewer, as in the South, the

shifts of workers between covered and noncovered jobs seriously affect their chance of building up benefit rights. A person who works part of the year on a farm and part in a sawmill or on a construction project has less chance to build up benefit rights than a worker in a textile mill the year round, although both contribute to the insurance funds while they are in covered jobs.

Largely as a result of differences in wage levels and in continuity of covered employment, average old-age and survivors insurance benefits are lower in the South than in the United States as a whole. A larger proportion of all beneficiaries in the South have their benefits increased by the operation of the minimum benefit provision. In 1940, the minimum \$10 benefit was awarded to one in every four primary beneficiaries in Mississippi. A higher minimum benefit would be of particular value to the South.

The situation in unemployment compensation is perhaps somewhat more disadvantageous in the South, because the laws of most Southern States are more restrictive in coverage than those of their neighbors to the North and West. Of the 29 States which cover employees in establishments with fewer than 8 workers, only 3 are in the South. These are Arkansas, Kentucky, and Louisiana. This exclusion of employees in smaller firms, of course, reduces opportunities for covered employment and intensifies the problem of movement between covered and noncovered employment, already large in Southern States because they are predominantly agricultural. Small wonder that the relative number of claims for unemployment benefits disallowed because of insufficient wage credits is higher in the South than elsewhere.

Experience throughout the country indicates that too many workers have such meager rights to unemployment benefits that they use up all the benefits due them before they can get a new job, even in relatively prosperous times. In Texas more than half the beneficiaries in 1944 exhausted their benefit rights. Not only the law itself, but administrative interpretation and legal decisions are far too severe in depriving workers of benefits when they have had to leave a job for personal reasons, such as health or family situations, and fail to get other work when they are able again

to take a job. Provisions in the laws of Southern States make southern workers particularly vulnerable in this respect.

Many families deprived of income as a result of unemployment, disability, or death of the family earner do not qualify for insurance payments under the act but are eligible for public aid. The public assistance titles of the act, establishing Federal-State programs of old-age assistance, aid to dependent children, and aid to the blind, are especially important to the South because of the large proportion of workers affected by the limitations in insurance coverage. The usefulness of the public assistance programs in sustaining living standards is circumscribed, however, by present matching provisions governing Federal aid, by the related problem of low State fiscal capacity, and by State-imposed restrictions on eligibility which hark back to an earlier, harsher era in public assistance.

Let us take, for example, aid to dependent children, which provides assistance to children who have lost parental support or care through death, incapacity, or continued absence from home. Southern families received \$28 million under this program in 1944. That is very much more than would have been paid had there been no Social Security Act; at the time of the passage of the act in 1935, laws for aid to dependent children were in effect in only 8 Southern States, and annual expenditures for such aid were less than \$700,000. But there is considerable evidence that the southern children are not getting their proper share of the benefits of the program. At the end of 1943 the South, with 33 percent of the children in the country under 18, accounted for 31 percent of the number of children receiving this form of assistance. Since there should be a relation between need and eligibility for assistance, surely the South, with its greater poverty, should have shown a higher rather than a lower than average proportion of children receiving assistance. In Southern States, unlike most others, low recipient rates go hand in hand with small payments. Southern families in 1944 received only 21 percent of the total amount of payments made for aid to dependent children.

The principal reason for the poor showing of the South in this respect is the 50-50 matching requirement of the act. Most Southern States cannot

put up as much money for public assistance as Northern or Western States, because they have less. As a result they get less than their share of Federal funds, which can only match what the State or the State and its localities provide. With one-third of the Nation's children the South received only one-fourth of Federal grants in 1944 for aid to dependent children.

Limited funds not only reduce the amount of assistance received by the family on the rolls but keep many eligible families off the rolls altogether. Nearly half the families whose application for aid to dependent children was pending at the end of March 1945 were in the South.

Improvements in the Social Security Program

Nearly 10 years have passed since the States and the Federal Government began their joint venture under the Social Security Act to improve the well-being of our people. It is time to ask ourselves how effectively our program fulfills the intention of Congress "to provide for the general welfare by establishing a system of Federal old-age benefits and by enabling the several States to make more adequate provision" for the security of their people.

This question is especially pertinent today because of the many changes that will come in the wake of the war. A period of economic transition is a testing time for the Nation's social security program. To give it the strength and the resiliency it will need to carry us through the trying days ahead certain changes will be necessary.

If the country recognizes the need for and makes the changes, the South will benefit perhaps just a little more than the rest of the country. The reasons are written large in the evidence of the South's need for greater social security and on the limitation of its place in the present insurance and assistance programs under the Social Security Act.

There is all but universal agreement with the view of the Social Security Board that the insurance protection under the act should be extended to all gainfully employed persons. Such an extension would affect primarily the self-employed (including farmers), farm wage workers, and domestic workers. Nowhere would the effects be quite as far-reaching

as in the South, because in no other major region of the country do these groups bulk so large in the working population. Universal coverage of the population, or the nearest practical thing to it, would put an end to taxation without benefit for that large body of workers in the South today who move during the course of the year between covered and non-covered employment, and would make the right to insurance a possibility for farmers and for millions of wage workers on and off farms who now are barred from the system by the law.

Because illness is relatively more frequent in the South, it is the South which would benefit most immediately perhaps from the adoption of the Board's recommendation that wage loss due to sickness or disability and the cost of necessary medical and hospital care be insured under the act. Except for work-connected injury and provisions for veterans, families in the United States today must count on private means or on public assistance when income ceases because of the family earner's illness. By encouraging early treatment of illness and the correction of remediable disabilities, medical care insurance will prevent much of the loss of earnings now attributable to the incapacity or death of the family earner. By providing benefits to replace earnings lost because of incapacity, disability insurance will greatly reduce the need for public assistance. In recent years sickness has been the principal reason for applications for aid in cities reporting regularly to the Board on their general assistance programs.

A medical care program cannot be effective, of course, without doctors and hospitals. To me one of the signal attractions of a program of medical care insurance is that it will help to bring more doctors and hospitals to the South. If funds to pay for hospital care are assured, many communities will be able to find the capital resources to build new hospitals; other communities will need financial aid for hospital construction. Similarly, if doctors are assured of adequate payment for their services and of modern facilities with which to work, they will be less reluctant to settle in the country or in poor communities.

Important too in sustaining family income is an adequate unemployment compensation system, adequate in coverage and in amount and duration of

benefits. It is estimated that demobilized servicemen and employees in war-manufacturing industries in Southern States will represent between 20 and 30 percent of April 1940 employment. Because unemployment benefit provisions vary from State to State, this common problem will be handled in a different way in each State. The Social Security Board believes that responsibility for unemployment compensation cannot safely be divided among 51 separate systems and has recommended a uniform Nation-wide program under Federal auspices. This proposal would permit swift concerted action to harmonize insurance activities with national policy during the change-over of our economic system to peace. Valuable to the South, too, would be the extension of coverage, recommended by the Board, to wage and salary workers now outside the system.

We also need improvements in our public assistance programs. However much we extend the coverage and liberalize eligibility requirements and benefit amounts in social insurance, some persons and families will fail to qualify for benefits for one reason or another. When such persons are in need they should be able to turn to an adequately financed assistance program for help.

The first and most obvious change indicated is a shift from a 50-percent to a variable-matching basis in the distribution of Federal funds. At present the States that themselves spend more and therefore presumably need less Federal aid get the lion's share of Federal funds. Under the Board's proposal, the Federal share would remain at 50 percent for States that do not qualify for additional aid, but would be increased for States with limited resources, as measured, for example, by per capita income.

Another limitation in the present act that could be removed with advantage to all the States is the maximum on the amount of the individual payment which the Board may match—\$40 in old-age assistance and aid to the blind and \$18 (first child) and \$12 (all other children) in aid to dependent children. This restriction is particularly severe in the last program because the maximums are so low. States can and do spend more in individual cases than is matched

by the Federal Government, but there is less of such nonmatchable assistance in the South because it is least able to afford it.

At present the Board may match payments on behalf of needy children aged 16 and 17 only if they are attending school regularly. Because suitable schools for older children are not available in some areas, particularly in the South, and because for other reasons school attendance may not be feasible or desirable, we would like to see this requirement also removed.

The requirement that only cash payments can be matched means in all three programs that Federal funds may not be used to meet costs of medical care given recipients except as they may be included in the cash payment. Our experience indicates that we need a more flexible method of sharing in medical costs, and the Board has therefore proposed that matching Federal funds be available to pay doctors and hospitals directly. Such an arrangement would enable Southern States to make more effective use of their limited medical facilities. If the Board's broader recommendations for medical care insurance were adopted, public assistance recipients could be entitled to care on the same basis as insured workers, through contributions made on their behalf by public assistance agencies. Such payments also would be matchable with Federal funds.

In aid to dependent children, the act limits Federal participation to children who are in need because of a parent's death, incapacity, or absence from home. A child in need because his father has no job or earns too little to support the family cannot share in the Federal funds granted. There are other needy persons who do not fit into the three categories established under the act. They can turn for aid only to the general assistance program. In 1943, 7 of the 14 States that depended wholly on local funds for general assistance were in the South. In some of these States there were large areas without even local funds for general assistance. The Board believes that Federal grants to the States for general assistance will make it possible for States to set up a program where none now exists and to raise assist-

ance standards in States that have a program but little money to spend. With needed reforms in the special categories, this change should give public assistance as a whole a flexibility of great importance in the immediate postwar years.

Summary

The war has changed the yardsticks by which we measure social values. More of us are beginning to see that we must reduce regional inequalities in wealth, in opportunities, in community services if our country is to prosper as a whole. Members of the armed forces from all parts of the country are on an equal footing with respect to pay, medical care, vocational rehabilitation, allowances to dependents, provisions for disability, and other veterans' compensation. Can we say the same of the peacetime risks veterans and their families will meet after the war?

Some of the inequalities in our social security programs stem directly from inequalities in the flow of income. As long as wage rates differ and we tie our benefit scale to wages, there will be differences in benefit amounts. Only fundamental economic changes can change this situation. I have in mind for effective action today and for the immediate future something more modest and more manageable—changes in our social security legislation which will take the sharp edge off some of the differences.

This objective does not necessitate special legislation for the South. It can be attained by the simple process of amending the Social Security Act along lines generally recognized as desirable for all parts of the country. The case for strengthening and extending our social insurance and public assistance systems rests in the last analysis upon the needs of the American people as a whole. The present is singularly auspicious, in the words of the Board's *Ninth Annual Report*, for making the changes I have been discussing. That the adoption of these changes will yield extra dividends in the South is a development with which no one, least of all a Southerner, would quarrel.

(The tables on which general statements in the text are based follow on the next two pages.)

Table 1.—Population and income, 1943, and mortality rates and medical care facilities for specified periods, continental United States and 13 Southern States

State	Population and income				Mortality rates and medical care facilities								
	Estimated civilian population, Nov. 1, 1943 (in thousands)		Number of live births, 1943	Per capita income, 1943	Infant mortality rate, ^a 1942	Maternal mortality rate, ^a 1942	Death rates ^a for specific diseases, 1942			Selective Service rejection rates ^a	Active doctors under age 65, 1944 ^a		Hospital beds per 1,000 population ^b
	Total ¹	Under 18 years ²					Whooping cough	Malaria	Tuberculosis		Number	Population ^a per doctor	
Total, United States.....	127,308	41,440	2,935,171	\$1,031	40.4	2.6	1.9	0.6	39.6	39.2	99,121	1,284	3.3
Total, 13 States.....	35,278	13,593	935,413	685	49.3	3.5	3.0	2.0	46.4	-----	19,082	1,883	2.1
13 States as percent of U. S. total.....	28	33	32	-----	122	135	153	333	117	-----	19	-----	-----
Alabama.....	2,718	1,115	77,042	603	50.1	3.3	2.7	3.1	40.8	49.0	1,273	2,135	1.8
Arkansas.....	1,736	688	42,983	512	39.7	3.7	2.4	6.0	49.7	55.9	1,109	1,565	1.6
Florida.....	2,012	649	48,301	874	47.7	4.1	2.2	2.3	38.7	53.2	921	2,185	2.7
Georgia.....	2,977	1,162	79,215	647	49.3	4.1	3.2	2.5	36.7	51.5	1,561	1,907	1.8
Kentucky.....	2,549	998	65,363	609	48.4	2.7	4.3	5	55.6	45.4	1,416	1,800	1.8
Louisiana.....	2,317	884	61,953	714	48.2	3.5	2.7	2.2	44.1	52.6	1,449	1,599	3.0
Mississippi.....	1,996	828	59,670	484	47.3	4.4	4.5	3.5	47.1	45.0	945	2,113	1.5
North Carolina.....	3,347	1,384	94,816	619	48.3	3.4	2.9	9	37.2	56.8	1,696	1,973	2.3
Oklahoma.....	1,988	755	48,797	729	41.4	3.1	2.3	1.1	41.5	40.6	1,482	1,341	1.9
South Carolina.....	1,790	771	53,795	576	58.7	5.3	3.8	5.2	37.4	55.9	793	2,257	1.9
Tennessee.....	2,818	1,061	71,895	640	46.4	3.0	2.4	1.1	64.3	44.7	1,705	1,653	2.0
Texas.....	6,260	2,270	193,176	818	53.6	3.0	2.8	1.4	50.1	42.9	3,420	1,836	2.2
Virginia.....	2,770	1,028	68,407	820	52.5	3.2	3.4	2	49.5	52.2	1,312	2,111	2.2

¹ Estimated by Bureau of the Census.² Estimated by Social Security Board; see p. 43.³ Per 1,000 live births.⁴ Puerperal deaths per 1,000 live births.⁵ Per 100,000 population.⁶ Rejection rates per 100 registrants examined at local boards and induction stations February-August 1943.⁷ Excludes physicians in the armed forces.⁸ Based on estimated population as of Nov. 1, 1943.⁹ Number of beds in general and special hospitals registered by the American Medical Association in 1941 per 1,000 population in 1940.Table 2.—Payments under social security programs, United States¹ and 13 Southern States, 1944

[In thousands]

State	Old-age and survivors insurance	State unemployment benefits	Public assistance ²			Federal grants to States	
			Old-age assistance	Aid to dependent children	Aid to the blind	Public health	Maternal and child welfare
Total, United States.....	\$218,075	\$63,113	\$693,202	\$135,757	\$25,357	\$10,968	\$10,236
Total, 13 States.....	33,058	6,443	139,203	27,942	5,615	4,204	3,598
13 States as percent of U. S. total.....	15	10	80	81	22	38	35
Alabama.....	2,670	592	5,611	1,380	138	357	324
Arkansas.....	1,130	204	5,538	1,556	280	177	197
Florida.....	3,299	618	11,348	1,405	699	217	194
Georgia.....	2,535	356	9,038	1,189	353	387	289
Kentucky.....	3,311	689	7,119	1,235	240	368	254
Louisiana.....	2,123	594	9,645	4,501	453	271	214
Mississippi.....	893	158	3,897	780	233	327	293
North Carolina.....	3,009	357	4,544	1,645	447	395	341
Oklahoma.....	1,554	381	24,536	5,511	668	213	230
South Carolina.....	1,518	255	3,498	962	191	266	284
Tennessee.....	2,558	1,434	7,576	4,034	573	347	216
Texas.....	5,416	479	44,409	2,612	1,349	648	485
Virginia.....	3,132	326	2,424	1,142	191	232	276

¹ Data for continental United States, Alaska, and Hawaii except for aid to the blind, which excludes Alaska and Delaware. Federal grants to States include data for Puerto Rico.² Expenditures from Federal, State, and/or local funds.

Table 3.—Covered workers as percent of employed labor force, public assistance recipient rates, and average payments to individuals

State	Social insurance				Public assistance							
	Percent of employed labor force covered by 1—		Average benefit		Recipient rates, ⁴ December 1944			Average payments, ⁵ December 1944			Federal grants to States, 1943, for—	
	Old-age and survivors insurance	State unemployment compensation	Old-age and survivors insurance ²	State unemployment compensation ³	Old-age assistance	Aid to dependent children	Aid to the blind	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to dependent children per child under 18 years, 1943	Old-age assistance per person 65 years and over
Total, United States ⁶	50.9	49.0	\$24.50	\$15.90	208	15	56	\$26.42	\$45.55	\$29.31	\$1.41	\$34.52
Total, 13 States.....	44.2	31.6		11.46				19.00	28.55	21.32	1.02	30.37
13 States as percent of U. S. total.....				72				67	63	73	72	88
Alabama.....	41.3	31.1	21.23	11.64	206	12	28	15.90	25.16	16.33	.65	12.87
Arkansas.....	30.7	24.2	19.48	11.15	240	18	72	17.90	28.41	20.05	1.19	22.02
Florida.....	54.0	37.5	22.24	12.96	280	17	113	28.55	33.21	29.66	1.05	29.34
Georgia.....	42.8	32.1	20.67	10.54	398	9	70	11.19	24.71	14.03	.56	25.74
Kentucky.....	44.1	30.5	22.07	10.50	263	13	64	11.31	24.71	12.98	.34	18.38
Louisiana.....	45.1	36.2	21.79	14.46	285	27	61	22.32	36.98	25.82	2.53	35.84
Mississippi.....	26.6	15.5	19.54	11.16	233	9	72	14.80	25.82	16.86	.41	11.95
North Carolina.....	49.5	37.4	20.20	7.91	192	11	68	11.82	22.89	17.07	.74	15.55
Oklahoma.....	44.5	27.5	23.17	14.69	497	45	94	28.61	33.47	31.35	3.09	71.39
South Carolina.....	42.2	32.3	20.45	11.15	241	13	50	13.93	23.85	19.74	.61	17.51
Tennessee.....	46.6	32.6	20.98	11.45	208	27	55	16.59	31.01	20.11	1.79	19.46
Texas.....	45.8	31.1	22.56	11.55	447	10	74	21.73	20.83	24.20	.72	61.30
Virginia.....	51.3	36.0	22.01	11.13	92	10	35	13.17	27.90	17.35	.70	7.47

¹ Estimated number of persons covered by old-age and survivors insurance and State unemployment compensation programs in March 1940 as percent of employed labor force during census week of March 24-30, 1940.

² Average monthly primary benefit awarded during January-December 1943, based on residence of claimant at time claim was filed.

³ Average weekly benefit for total unemployment during January-December 1944.

⁴ Persons receiving old-age assistance per 1,000 population aged 65 or over as of April 1944; children receiving aid to dependent children per 1,000 population under 18 years as of November 1943; and persons receiving aid to the blind per 100,000 civilian population as of November 1943.

⁵ See table 2, footnote 1.

Family Relationships and Old-Age and Survivors Insurance

By Oscar C. Pogge*

The 1939 amendments to the Social Security Act put the payment of benefits under old-age and survivors insurance on a family basis. Originally, monthly benefits were to be paid only to retired workers. The amendments added monthly benefits for the aged wife and dependent children of a retired worker, for the aged widow and surviving children of insured workers who die, and for the widow, regardless of her age, who has such children in her care. If no widow or child survives, benefits may be paid to aged parents who were dependent on the worker for support.

ADMINISTERING old-age and survivors insurance is a serious business. A finding that an award cannot be made under the law may mean anxiety and penury during the last years of life for an old man or woman who, with benefit income, would be able to get along in relative comfort. Or receipt of even modest amounts of survivor benefits may be the deciding factor in enabling the widow of an insured worker to stay home to give her children needed care, rather than seek a

job, or may determine in other ways whether or not the children get a fair start in life. Potentially large sums are at stake; over the years while children are growing up, survivor benefits to a family may come to as much as \$10,000, \$15,000, or more. Moreover, since benefits are paid only to families in which earnings have been lost because of old age or death, they usually are badly needed.

In accordance with social insurance principles, eligibility requirements and all other conditions governing payment of old-age and survivors benefits are fixed specifically by law;

otherwise it would not be possible to keep a proper relationship between expenditures and the intake in contributions to finance the system. Because old-age and survivors insurance is a national system, workers and employers throughout the country contribute at the same rate, and the amounts of benefits are determined according to the same schedule for all who qualify. Uniform also are most of the eligibility requirements, such as those which fix the number of quarters of coverage a worker must have in order to be currently or fully insured. In the establishment of family benefits, however, one set of requirements was adopted which results in wholly different treatment for claimants in similar circumstances who live in different parts of the country.

The benefit to a wife, widow, child, or parent of a retired or deceased worker may be paid only to one who qualifies as such under the intestacy law of the State in which the worker is or was domiciled. The State laws governing determination of these relationships naturally reflect wide differences in the philosophy and background of the original settlers of an area and the influences which subse-

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quently have modified the statutes. In determining marital and other family relationships, some States adhere to principles of English common law and some do not; some laws have been influenced by traditions of early colonists from France or Spain. As a consequence a woman may have the legal qualifications of a wife or widow in one State but not in another. Under a national system, it seems peculiarly inappropriate to be obliged to disqualify claimants who would have been eligible had the wage earner happened to live in another State.

Because of the differences in State laws and continuing changes in their content and interpretation, determination that each claimant for a dependents' benefit fulfills the requirement of the appropriate State for inheritance of intestate personal property entails substantial administrative costs and burdens. More important, this determination, when made, may preclude payment of benefits to some claimants who fulfill all other eligibility requirements, even though individual equity and social considerations both make it desirable to pay them benefits.

Laws governing inheritance are complex, and most of the working population of the country has neither occasion nor opportunity to investigate inheritance rights. The great majority of the cases in which failure to establish the requisite relationship has blocked payment of benefits are those of people who, in their own eyes and those of others, have lived just as their neighbors do, meeting the community's conventions. Denial of a claim for benefits often has been the first intimation to a family and its relatives and friends that there is any irregularity in the legal foundation of the family. It has resulted in stigmatizing people, especially "illegitimate" children, in families which have every reason to feel that they have fulfilled all the responsibilities inherent in family relationships.

Cases have arisen in which a man and woman, having taken out a marriage license, thought that it was all that was required to constitute a valid marriage, or in which a couple unknowingly has been "married" by a person not authorized to perform the ceremony under the State law. In other instances, one partner or the other has had reason to believe that an earlier marriage was ended by

death and has remarried in good faith; the subsequent appearance of the first spouse may make the second marriage invalid and the children born of it "illegitimate," although under some State laws such children are legitimate. Death of the first spouse then may or may not legitimate the children of the second union, according to the law of the State. Benefits may be payable to some but not all children of the same parents. Misunderstanding of the waiting period required in some States before a party to a divorce may remarry has caused a subsequent marriage entered into by one or both of the spouses to be invalid under the State law.

Because of ignorance of the law and lack of funds to pay lawyers and courts, low-income families, which particularly need the protection of social insurance, are less likely than others to make sure that they have satisfied all legal requirements for the relationships they actually maintain. Among well-to-do persons, awareness of the legal problems of inheritance and opportunity to get legal advice ordinarily will have caused the family to regularize these and other relationships under the law.

In private insurance, of course, a man chooses whether or not he will take out life insurance and in what amounts. He may take out policies covering various personal obligations. In social insurance, the situation is somewhat different, because the system is designed to serve social as well as individual ends. A worker in covered employment cannot choose whether or not to contribute or what amount he will contribute. He cannot name the beneficiary. Contributions must be set at amounts which large groups in the population can pay, and benefits must be designed, within the limits of the funds available, to serve the greatest needs of the group. Hence the limitation of our system to members of the immediate family of the worker, whose needs we presume, rather than inclusion of other relatives who may in fact depend on a worker's earnings. Moreover, since the objective of social insurance is to protect both individuals and the community against interruption or loss of earning capacity, persons who receive benefits must presumably have suffered such a loss. To be eligible for benefits, a wife or widow, for example, must have been living with the worker or he must have

been supporting her or ordered by a court to do so.

When the Board is unable to pay benefits to the family of an insured worker on the score alone that their relationship fails to satisfy a State's legal definition of "wife," "widow," or "child," we fail to pay insurance benefits for which the worker has been obliged to contribute. We also fail to protect these persons, who presumably are suffering actual loss from the cessation of his earnings.

From the social standpoint as well as that of individual equity, the situation is illogical. All or nearly all States make it an enforceable legal obligation for a father to support an illegitimate child. It is a matter of public interest and responsibility that the child receive support. Yet, under the present provisions of the Social Security Act, if a marriage is invalid under a State law, benefits must be denied in many instances to surviving children who have been in fact supported by a father even though he has contributed to a system designed to protect fatherless children.

That old-age and survivors insurance is compulsory is in itself recognition of the social need for assuring a basic minimum income for dependents deprived of their normal means of support—old people, children, and widows with children in their care. Social as well as individual considerations underlie the fact that insurance benefits are larger in relation to contributions for low-paid workers than for those who presumably have had better opportunities to make additional provision for themselves and their families. Yet tying eligibility for dependents' and survivor benefits to the definitions of family relationships that govern property inheritance means in some cases penalizing families which have little or no "property" but their capacity to earn. By the same token, these are the families which have the greatest need of insurance when that capacity ends.

There is nothing of record in congressional debates and hearings to indicate the reasons for choosing State intestacy laws for determining family relationships under old-age and survivors insurance. In the absence of experience, the administrative complexities and inequities that could arise in administering a national system covering millions of families in all parts of the country undoubtedly were not fully appreci-

ated. These considerations and regard for the basic purposes of social insurance now indicate clear need for change. For purposes of old-age and survivors insurance, there should be some common rule for determining family relationships, whether in

Alaska or Florida, Maine or California. Such a rule, of course, need not affect any legislation the States wish to keep on their books for use in other connections. It should ensure, however, that when a worker

has established and maintained normal family relationships in good faith, and his dependents have suffered the wage loss which the system is designed to compensate, they should receive the protection to which his contributions entitle them.

State Unemployment Compensation Laws of 1945

By Ruth Reticker*

THE AMENDMENTS to State unemployment compensation laws in the 1945 legislative sessions are of more than usual interest. Forty-six legislatures were in session; 43 will not have a regular session again before 1947. All States expect a testing of the unemployment compensation program in the reconversion period. Thus, these legislative sessions represented for many States the last chance to prepare for the problems of reconversion.

More adequate benefits under these laws had been promised by State employment security administrators when they testified before the Special Senate and House Committees on Post-War Economic Policy and Planning in the summer of 1944. Strengthening of the program had been urged by the congressional committees when they recommended that unemployment compensation remain a function of the States. As the legislative sessions approached, improvements in the State laws were urged by the Social Security Board and by the Council of State Governments. Such amendments were recommended to the State legislatures by most of the State agencies, by advisory councils, and in some States by Governors and legislative committees.¹ Now that the legislatures have adjourned in all but 3 States, it is appropriate to survey the changes which have been made and the resulting status of State laws.

The Federal Congress has made no

change this year in the Federal legislation underlying the State-Federal system of unemployment compensation or in the unemployment compensation law of the District of Columbia. However, 36 of the 46 State legislatures in session in 1945 enacted legislation modifying the unemployment compensation program in some significant way.² The laws which have emerged from these sessions are more varied than ever before but they provide better protection against unemployment to larger numbers of workers than before. Thirty-four States amended their benefit or disqualification provisions or both. A smaller number of States amended their coverage and financing provisions.

Several States have added innovations such as dependents' allowances, or adjustment of benefits to cost of living, or, in certain circumstances, payment of benefits during disability. In other States the arithmetic of benefit formulas has been changed. As was most natural in a time of increased earnings, particular attention was

² The amendments reported in this article were enacted in the first half of 1945. All were effective on or before July 1, except as noted below:

Alabama—Effective July 9, 1945.

California—Waiting-period and contingent-fund provisions effective Sept. 15, 1945; coverage effective Jan. 1, 1946.

Connecticut—Dependents' allowances effective Oct. 1, 1945; change in benefit formula, Jan. 1, 1946.

Illinois—Changes in benefit amounts effective Apr. 1, 1946.

Nebraska—Effective Aug. 9, 1945.

New Jersey—Coverage effective Jan. 1, 1946.

Ohio—Effective Oct. 12, 1945.

Pennsylvania—Partial benefits effective Jan. 1, 1946.

Texas—Effective Sept. 1, 1945.

Wisconsin—Benefit duration effective Jan. 1, 1946; experience rating, Dec. 31, 1945.

Tables on 1945 provisions include Louisiana provisions enacted in 1944, effective Jan. 1, 1945.

given to maximum weekly benefit amounts and, in preparation for possible extended unemployment, to extension of the period for which benefits may be paid. As a result of increases in the maximums in some States, the variation among the 51 States in the amounts of benefits provided is greatly increased.

When the States are weighted by the number of covered workers, the improvements which have been made in the program are impressive. For example, the maximum weekly benefit amount is \$20 or more in States with 78 percent of the covered workers; the maximum duration of benefits covers 20 weeks or more of total unemployment in States with 80 percent of the covered workers; the maximum potential benefits in a benefit year are \$396 or more in States with 75 percent of the covered workers. Almost three-fourths of the covered workers are in States which require as a waiting period only 1 week of total or partial unemployment. While 1945 changes in the disqualification and availability provisions are mixed in their effect, it seems clear that the trend toward more restrictive disqualification provisions is arrested, if not reversed.

Benefit Provisions

The 1945 amendments made few changes in the structure of the State benefit formulas or in the benefit year and base-period provisions on which the formulas depend. Oregon and Washington adopted annual-wage formulas for computing weekly and annual benefits, and South Dakota changed from an annual to a high-quarter formula. Iowa eliminated the provision for weekly benefits based on full-time weekly wages which was an alternative to its fraction of high-quarter wages. Forty-two States now base weekly benefits on high-quarter wages; 8 States utilize an annual-wage formula; and Wisconsin continues to base benefits on wages with the employer whose account is being charged.

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¹ See especially the report of the Senate Interim Committee on Unemployment Insurance to the Fifty-Sixth California Legislature, pp. 64-67.

Table 1.—Maximum weekly and annual unemployment benefits, maximum duration of benefits, and qualifying wages for maximum benefits, by State, June 30, 1945¹

State	Maximum weekly benefit	Maximum weeks of benefits for total unemployment	Maximum annual benefits	Qualifying wages for maximum benefits ²			
				High quarter		Base period	
				Amount	Fraction	Amount	Fraction
Alabama	\$20	20	\$400.00	\$307.01	$\frac{1}{2}$	\$1,200.00	$\frac{1}{2}$
Alaska [†]	16	16	256.00	300.01	$\frac{1}{2}$	768.00	$\frac{1}{2}$
Arizona [†]	15	14	210.00	364.01	$\frac{1}{2}$	1,290.00	$\frac{1}{2}$
Arkansas [†]	15	16	240.00	377.01	$\frac{1}{2}$	4,754.02	$\frac{1}{2}$
California [†]	²⁰ 23.4	²⁰ 16	²⁰ 468.00	380-500.00	$\frac{1}{2}$	2,000.00	(⁹)
Colorado [†]	15	16	240.00	371.88	$\frac{1}{2}$	720.00	$\frac{1}{2}$
Connecticut	¹⁷ 22-28	²⁰ 20	¹⁷ 440-560.00	559.00	$\frac{1}{2}$	1,720.00	$\frac{1}{2}$
Delaware	18	22	396.00	437.51	$\frac{1}{2}$	1,584.00	$\frac{1}{2}$
District of Columbia [†]	²⁰ 20	²⁰ 20	²⁰ 400.00	437.01	$\frac{1}{2}$	800.00	$\frac{1}{2}$
Florida [†]	15	16	240.00	360.01	$\frac{1}{2}$	960.00	$\frac{1}{2}$
Georgia [†]	18	16	288.00	455.01	$\frac{1}{2}$	\$ 720.00	Uniform
Hawaii	25	20	500.00	600.01	$\frac{1}{2}$	\$ 750.00	Uniform
Idaho [†]	18	17	306.00	585.01	$\frac{1}{2}$	1,224.00	$\frac{1}{2}$
Illinois	20	26	520.00	390.01	$\frac{1}{2}$	1,575.00	(⁹)
Indiana	20	20	400.00	475.01	$\frac{1}{2}$	1,600.00	$\frac{1}{2}$
Iowa	18	18	324.00	414.00	$\frac{1}{2}$	972.00	$\frac{1}{2}$
Kansas	16	20	320.00	375.01	$\frac{1}{2}$	960.00	$\frac{1}{2}$
Kentucky [†]	16	20	320.00	¹⁰ 398.75	(¹⁰)	1,595.00	Uniform
Louisiana [†]	18	20	360.00	425.01	$\frac{1}{2}$	1,440.00	$\frac{1}{2}$
Maine	²⁰ 20	²⁰ 20	²⁰ 400.00	¹⁰ 500.00	(¹⁰)	2,000.00	Uniform
Maryland [†]	20	26	520.00	380.01-520.00	$\frac{1}{2}$	2,080.00	$\frac{1}{2}$
Massachusetts [†]	²¹ 21	²³ 23	²¹ 483.00	400.00	$\frac{1}{2}$	1,610.00	$\frac{1}{2}$
Michigan	¹¹ 20-28	20	¹¹ 400-560.00	390.01-560.00	$\frac{1}{2}$	2,240.00	$\frac{1}{2}$
Minnesota	20	20	400.00	¹⁰ 437.50	(¹⁰)	1,750.00	(⁹)
Mississippi	15	14	210.00	364.01	$\frac{1}{2}$	\$ 450.00	Uniform
Missouri [†]	18	16	288.00	437.51	$\frac{1}{2}$	1,440.00	$\frac{1}{2}$
Montana [†]	15	16	240.00	350.01	$\frac{1}{2}$	\$ 450.00	Uniform
Nebraska	18	18	324.00	425.01	$\frac{1}{2}$	972.00	$\frac{1}{2}$
Nevada	¹¹ 18-24	¹⁴ 20-15	¹¹ 360.00	340.01	$\frac{1}{2}$	1,080.00	$\frac{1}{2}$
New Hampshire	²⁰ 20	²⁰ 20	²⁰ 400.00	¹⁰ 500.00	(¹⁰)	2,000.00	Uniform
New Jersey	22	26	572.00	462.01	$\frac{1}{2}$	1,716.00	$\frac{1}{2}$
New Mexico [†]	15	16	240.00	377.01	$\frac{1}{2}$	720.00	$\frac{1}{2}$
New York	¹¹ 21	²¹ 26	¹¹ 546.00	471.00	$\frac{1}{2}$	\$ 630.00	Uniform
North Carolina	20	¹⁶ 16	320.00	¹⁰ 520.00	(¹⁰)	2,080.00	Uniform
North Dakota	20	20	400.00	437.01	$\frac{1}{2}$	\$ 560.00	Uniform
Ohio [†]	²¹ 21	²² 22	²¹ 462.00	581.00	$\frac{1}{2}$	1,117.31	(¹⁰)
Oklahoma	18	20	360.00	340.01	$\frac{1}{2}$	1,080.00	$\frac{1}{2}$
Oregon	¹⁸ 20	²⁰ 20	¹⁸ 360.00	¹⁰ 360.00	(¹⁰)	1,440.00	(⁹)
Pennsylvania	²⁰ 20	²⁰ 20	²⁰ 400.00	488.00	$\frac{1}{2}$	1,366.00	(⁹)
Rhode Island [†]	¹⁸ 18	²⁰ 20, 25	¹⁸ 364.50	315.00-450.00	$\frac{1}{2}$	1,800.00	(⁹)
South Carolina	²⁰ 20	¹⁶ 16	²⁰ 320.00	494.01	$\frac{1}{2}$	\$ 800.00	Uniform
South Dakota	15	20	300.00	325.00	$\frac{1}{2}$	1,300.00	(⁹)
Tennessee [†]	15	16	240.00	364.01	$\frac{1}{2}$	\$ 450.00	Uniform
Texas	¹¹ 18	¹⁸ 18	324.00	455.01	$\frac{1}{2}$	1,620.00	$\frac{1}{2}$
Utah	¹⁷ 17-25	¹⁹ 27.0-18.4	¹⁷ 460.00	600.01	$\frac{1}{2}$	\$ 600.00	(¹⁰)
Vermont	20	20	400.00	500.00	$\frac{1}{2}$	\$ 600.00	Uniform
Virginia [†]	18	16	240.00	350.01	$\frac{1}{2}$	630.01	$\frac{1}{2}$
Washington	25	26	650.00	¹⁰ 550.00	(¹⁰)	2,200.00	(⁹)
West Virginia	20	21	420.00	¹⁰ 450.00	(¹⁰)	1,800.00	Uniform
Wisconsin [†]	20	23	460.00	520.01	(¹⁰)	1,840.01	$\frac{1}{2}$
Wyoming	20	20	400.00	390.01	$\frac{1}{2}$	1,560.01	$\frac{1}{2}$

¹ Legislature still in session. Wisconsin recessed until September.

[†] No change in 1945.

[‡] No session in 1945.

[§] See text footnote 2 for dates when 1945 amendments are effective.

² The amount of high-quarter wages required for the maximum benefit amount varies with the rounding provision as well as with the fraction of high-quarter wages. Rounding is indicated by odd cents regardless of State practice in adding or dropping cents. When 2 amounts are given, the higher amount is required for maximum duration at maximum weekly benefits; the lower amount for maximum weekly benefits. In statement of maximum base-period qualifying wages, rounding of benefit duration to dollar amounts is ignored. Odd amounts given are from tables of duration. The fraction of high-quarter wages applies between the minimum and maximum amounts. Where the State law utilizes a weighted table for the benefit formula, the fractions are approximate. Where dependents' allowances are provided, the fraction applies to the basic benefit.

³ 8-quarter base period, extended through the next to last completed calendar quarter prior to any week of benefits in Arizona.

⁴ For maximum duration, requires in each quarter of the base period wages equal to $\frac{1}{2}$ wages in the high quarter.

⁵ Contains provision for reduction if solvency of fund is imperiled.

⁶ Maximum potential benefits according to table of base-period earnings.

⁷ \$22 maximum basic benefit plus \$2 per dependent up to 3.

⁸ Same maximum with or without dependents; below maximum, weekly benefits equal $\frac{1}{2}$ of high-quarter wages plus \$1 for each of not more than 3 dependents and annual benefits may be increased accordingly.

⁹ The potential duration is uniform for all eligible claimants, and the only requirement for base-period wages is a multiple of the weekly benefit amount specified in the eligibility provision, as 30 in Georgia. See table 7 for formula for qualifying wage.

¹⁰ Utilizes annual rather than high-quarter formula; amount shown is $\frac{1}{4}$ of the annual wage required.

¹¹ Law provides for increase of maximum weekly benefit amount to \$25, based on \$480.01 high-quarter and at least \$750 base-period wages, in event of similar increase in veterans' readjustment allowances.

¹² \$20 maximum basic benefit plus \$2 per dependent up to the lesser of \$28 and average weekly wage in high quarter.

¹³ But \$200 or 30 percent of base period wages, whichever is the lesser, if base-period wages are \$250-800.

¹⁴ Dependents' allowances of \$3 for first 1 or 2 dependents and \$6 for 3 or more will not increase maximum annual benefits and hence will decrease weeks of benefits for claimants with dependents.

¹⁵ Converted from days of unemployment in New York and 2-week periods in Texas.

¹⁶ 20 weeks for veterans under "freezing provisions."

Iowa changed from an 8-quarter to a 4-quarter base period, leaving only Arizona and Missouri with base periods longer than 1 year. Washington, in changing to an annual-wage formula, changed from individual periods to a calendar-year base period and a uniform July-June benefit year. New Hampshire added 1 month's lag between the calendar-year base period and the benefit year, which now runs from April 1 to March 31. West Virginia changed from a uniform calendar-year base period to an individual benefit year starting with a valid claim and two fixed base periods—the calendar year for claimants whose benefit years begin between April 1 and September 30 and the 12-month period ending June 30 for other claimants. This arrangement will eliminate some of the long lags between base period and benefit year which are inherent in the use of uniform benefit years.

Maximum Benefit Amount

Twenty-six States increased their maximum benefits by amounts varying from \$1 (Kansas) to \$10 (Washington). The most usual increase was \$2, \$3, or \$5 (tables 1 and 2). In 3 States the increase is in terms of dependents' allowances (discussed below), with a maximum of \$6 to \$8. In most States the increase is simply an extension of the benefit formula to one or more additional wage groups. In States with a high-quarter formula, raising the maximum means that more workers may be paid benefits according to the formula which applies between the minimum and maximum amounts. Workers with large wartime earnings will receive as benefits a larger proportion of their earnings than under the lower maximum. In Washington and Oregon the increase in maximum weekly benefits is accompanied by a change

¹⁷ For 25 calendar weeks if high quarter was 13 calendar weeks of employment.

¹⁸ 18 weeks' duration for those employed 20 calendar weeks in base period; 19 weeks' duration for those employed 21-24; 22 weeks for those employed more than 24.

¹⁹ Weekly benefit amounts adjusted with cost-of-living index; statutory maximum \$20 reduced 20 percent when index is 98.5 or below, increased 20 percent when index is at or above 125; maximum annual benefits not affected; therefore if weekly amount is decreased or increased, weeks increased or decreased from normal uniform duration of 23 weeks.

²⁰ Requirements are in terms of average wages with the employer whose account is being charged. Figures given are based on an "average wage" of \$40.01 or more and all earnings specified from 1 employer, and duration in terms of 1 week of benefits for 2 of employment with the employer, maximum 23.

²¹ Fraction of base-period wages rounded to nearest \$20.

Table 2.—Increase in maximum weekly benefit amount, 1945 amendments: Number of States with specified maximum weekly benefit amount by amount of increase, June 30, 1945

1945 increase	Present maximum weekly benefit amount									
	Total	\$15	\$16	\$18	\$20	\$21	\$22	\$24	\$25	\$26
Total.....	51	10	3	11	17	3	1	1	3	2
No change ¹	25	10	2	6	7					
\$1.....	1		1							
2.....	6				5					
3.....	6			4		2				
4.....	1						1			
5.....	8				5	1			2	
6.....	1									1
7.....	1									1
8.....	1							1		
9.....	1								1	
10.....	1									

¹ Includes 4 States with no legislative session in 1945.

² Includes cost-of-living allowance in Utah.

³ Includes dependents' allowances in Connecticut, Nevada, and Michigan.

from a high-quarter to an annual-wage formula, which may result in lower benefits for claimants in the lower wage groups than under the old formulas.

In Utah weekly benefits are adjusted according to the cost-of-living index of the U. S. Bureau of Labor Statistics. When the index (1935-39=100) rises to 125, the weekly benefit amount of each individual filing for benefits is adjusted to 120 percent (computed to the next higher multiple of \$1) of the normal benefit amount. Thus, effective July 1, 1945, the maximum weekly benefit is increased from \$20 to \$25, without increase in the high-quarter wages required; it will not revert to normal until the cost-of-living index falls to 120. Should the index fall to 98.5, weekly benefit amounts would be reduced to 80 percent of the normal benefit amount (computed to the next higher multiple of \$1) but no benefit would be reduced below \$13.

Twenty-five States made no changes in their maximum weekly benefit amounts of \$15-20 per week. Though 24 States still have maximum amounts of \$15-18 per week, 78 percent of the covered workers are in States with maximums of \$20 or more (table 3). To say what proportion of workers in the country would qualify for these maximum benefits would require detailed data on earnings of covered workers, which are not available.

The influence of the Servicemen's Readjustment Act of 1944, which provides flat benefits of \$20 per week to unemployed veterans, may be seen in the fact that \$20 is now the maximum benefit amount in the largest number of States (in 17, the over-all maximum, and in Michigan, the maximum

without dependents' allowances). While 10 States have a higher maximum than \$20, the maximum in 3 of these applies only to claimants with dependents, and in Utah, only when the cost-of-living index is at 125 or more. A Maryland amendment provides that its maximum of \$20 shall be increased to \$25 if the servicemen's readjustment allowance is increased to that amount.

Maine, which increased the maximum benefit from \$15 to \$20, retained a proviso that "if the Commission finds, after reasonable notice and hearing that benefit payments at the amounts prescribed . . . are in the aggregate such an amount as will permit an increase in benefit payments without imperiling the solvency of the unemployment compensation fund, the Commission shall by regulation increase the weekly and annual benefits by not to exceed 20 percent" and a similar proviso that amounts may be reduced by not more than 20 percent if the solvency of the fund is imperiled. Nevada added a provision that, when the balance in its fund falls, dependents' allowances will be suspended and maximum and minimum amounts reduced. This amendment brings to 11³ the number of States providing for the reduction of maximum benefit amounts when the solvency of the fund is endangered.

In 42 States the maximum weekly benefit amount is a fraction of the high-quarter wages, varying from $\frac{1}{20}$ in 10 States to $\frac{1}{25}$ in 11 and $\frac{1}{26}$ in 9

³ California, Connecticut, Maine, Massachusetts, Nevada, New Hampshire, Ohio, Oregon, Pennsylvania, Rhode Island, South Carolina. For a discussion of fund protection provisions, see the *Bulletin*, May 1945, pp. 35-38.

States (table 1). In 7 States which apply different rates at different wage levels, the fraction applicable at the maximum varies from $\frac{1}{19}$ in Rhode Island to $\frac{1}{32}$ in Idaho. Of all the States with these high-quarter formulas, only the Dakotas' are new. North Dakota changed from $\frac{1}{26}$ to $\frac{1}{23}$, thus liberalizing benefits for claimants at all wage levels as well as for those affected by the maximum, which was increased from \$15 to \$20. South Dakota changed from an annual-wage formula to a weighted high-quarter fraction varying from $\frac{1}{21}$ to $\frac{1}{23}$ with no increase in maximum benefit but an increase in duration. All the hypothetical claimants in table 10 would get higher annual benefits under the new South Dakota formula, and B and C would get considerably higher weekly benefits.

The result of all these fractions is the great diversity of maximum qualifying high-quarter wages, shown in table 4 by weekly benefit amount. At least \$585.01 is necessary to qualify for the \$18 maximum in Idaho, while \$600.01 will qualify for \$25 per week in Hawaii. At the other extreme, more than \$377 is required to qualify for \$15 in Arkansas or New Mexico, while in Nevada, \$340.01 will qualify for \$18 per week, and for \$24 with dependents' allowances. Because of differences in the dependents' allowance formulas, \$559 qualifies a Connecticut claimant for a weekly benefit varying from \$22 if he has no dependents up to \$28 if he has 3 dependents; while \$390.01 will qualify a Michigan claimant for a basic benefit of \$20 or for \$28 if he has 4 dependents. To qualify for the full 20 weeks of benefits, however, a Michigan claimant with 4 dependents must have the equivalent of \$560 in each quarter of the base period.

Maximum Weeks of Benefits

The largest number of changes occurred in maximum duration of benefits. Twenty-eight States extended their maximum duration by 2-10 weeks, bringing their maximums up to 18-26 weeks of total unemployment (tables 1 and 5). In all States except Montana the actual benefit period for individual claimants may be increased if some or all of their weeks of benefits are for weeks of partial unemployment.

The Utah adjustment to cost of living (which provides that weekly benefits shall be reduced 20 percent when

the cost-of-living index falls below 98.5 percent without any decrease in annual benefits) would involve an increase to 27 weeks for claimants with maximum annual benefits. At present the increase of the maximum weekly benefit amount to \$25 with no increase in annual benefits reduces available weeks of benefits in Utah below its new normal of 23 weeks for all eligible claimants.

Six States with uniform duration of 16-20 weeks increased that duration by 2-6 weeks—to 20-26 weeks—and Maine, which had provided 16 weeks of benefits for all but the 4 lowest wage classes, increased potential duration

Table 3.—Amount and duration of benefits: Number of States, and percentage distribution of covered workers in these States in 1944,¹ by maximum weekly benefit, maximum duration, and maximum annual benefits, June 30, 1945

Amount and duration of benefits	Number of States	Covered workers in these States		
		Percentage distribution	Cumulative percentages	
			Specified provision or less	Specified provision or more
Maximum weekly benefit:				
Total.....	51	100.0		
\$15.....	10	6.5	6.5	100.0
16.....	3	2.0	8.5	93.5
18.....	11	13.4	21.9	91.5
20.....	17	39.2	61.1	78.1
21.....	3	24.7	85.8	38.9
22.....	1	4.2	90.0	14.2
24.....	1	.1	90.1	10.0
25.....	3	2.5	92.6	9.9
28.....	2	7.4	100.0	7.4
Maximum weeks of benefits for total unemployment:				
Total.....	51	100.0		
14.....	2	.8	.8	100.0
16.....	12	12.5	13.3	99.2
17.....	1	4.3	17.6	86.7
18.....	3	4.9	18.4	86.5
20.....	21	30.5	48.9	81.6
21.....	1	1.1	50.0	51.1
22.....	2	7.1	57.1	50.0
23.....	4	14.5	71.6	42.9
26.....	5	28.4	100.0	28.4
Maximum annual benefits:				
Total.....	51	100.0		
\$210.....	2	.8	.8	100.0
240, 250.....	8	5.7	6.5	99.2
288, 300, 306.....	4	4.3	10.8	93.5
320, 324.....	7	9.6	20.4	89.2
360, 365.....	5	4.1	24.5	79.6
396, 400.....	11	17.0	41.5	75.5
420, 460, 462, 468.....	5	17.8	59.3	88.5
483, 500, 520.....	4	13.9	73.2	40.7
546, 560, 572, 630.....	5	26.8	100.0	26.8

¹ Based on State reports of average monthly employment of workers covered by unemployment compensation laws.

² Includes Utah, with a normal maximum of \$20, now raised to \$25 because of rise in cost-of-living index.

³ Includes Michigan and Connecticut, where only claimants with maximum number of compensable dependents are eligible for amount specified.

Table 4.—Maximum weekly benefits: Number of States with high-quarter formulas, by maximum weekly benefit and minimum high-quarter wages for such benefits, June 30, 1945¹

Maximum weekly benefit ²	Minimum high-quarter wages for maximum weekly benefit ³						
	Total	\$300.00-349.99	\$350.00-399.99	\$400.00-449.99	\$450.00-499.99	\$500.00-549.99	\$550.00-599.99 and over
Total.....	42	5	16	8	7	2	3
\$15.....	10	1	9				
16.....	2	1	1				
18.....	10	2		5	2		1
20.....	12		5	2	3	2	
21.....	3			1			1
22.....	1				1		
24.....	1	1					
25.....	1						1
28.....	2		1				

¹ Excludes Kentucky, Maine, Minnesota, New Hampshire, North Carolina, Oregon, Washington, West Virginia, Wisconsin.

² Includes dependents' allowance in 4 States but

excludes cost-of-living allowance in Utah.

³ In 4 of these States, a larger amount is required to qualify for maximum duration as well as maximum weekly benefits.

to 20 weeks for all wage classes. Ohio, which had provided 18 weeks' uniform potential duration, retained 18 weeks as a minimum duration for claimants with 20 weeks of base-period employment and increased duration to 19 weeks for claimants with 21-24 weeks of employment and to 22 weeks for those with more than 24 weeks of employment. The total number of States providing uniform potential duration (14-26 weeks) for all eligible claimants is now 14; their covered workers represent one-fourth of all covered workers in the country. Though the number of States with uniform duration is reduced by the changes in Utah and Ohio described above, the benefit rights of workers are not thereby reduced.

As with increases in maximum weekly benefits, many of the increases in maximum duration involved statutory increases in qualifying wages. This was not the case in Utah and Vermont, which increased uniform duration, because their qualifying wages are a multiple of the weekly benefit amount. In Maryland, the maximum duration was extended from 23 to 26 weeks, but the limitation of annual benefits to one-fourth of wage credits means that only some of the claimants with maximum benefit amounts can qualify for maximum duration; the maximum for all claimants at other benefit levels with steady year-round earnings remains 19 or 20 weeks. In California and Rhode Island, also, only some of the claimants receiving the maximum weekly amount can qualify for the maximum weeks of benefits.

Table 3, which summarizes the maximum duration provisions in the 51 State laws, shows that, although 18

States provide maximum benefits of 18 weeks or less, more than 80 percent of the covered workers are in States which provide benefits for 20 weeks or more, and more than one-fourth are in the States which provide a maximum of 26 weeks. Twenty weeks is now the maximum in the largest number of States (21), and 12 States provide more than 20 weeks. Seven⁴ State laws provide that the duration of benefit payments may be reduced when the fund falls to specified levels.

Maximum Potential Benefits in a Benefit Year

Changes in maximum benefit amount in 5 States, in maximum weeks of benefits in 7 States, and in both in 21 States have increased maximum annual benefits in 33 States and have greatly increased the spread

⁴ California, Connecticut, New Hampshire, Ohio, Pennsylvania, Rhode Island, South Carolina.

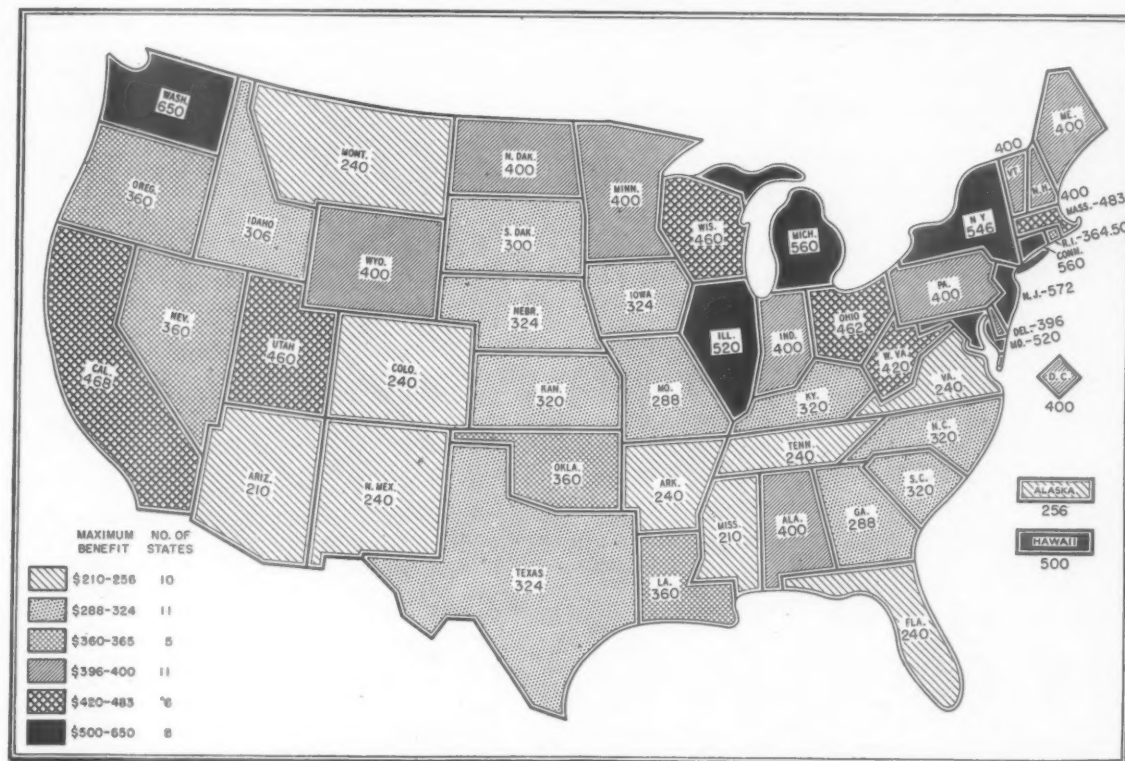
Table 5.—Increase in maximum duration of benefits, 1945 amendments: Number of States with specified maximum duration by amount of increase, June 30, 1945

1945 increase (weeks)	Present maximum duration (weeks of total unemployment)											
	Total	14	16	17	18	20	21	22	23	24	25	26
Total.....	51	2	12	1	3	21	1	2	4	5		
No change ¹	23	2	12	1		7			1			
1.....	8				2	5						
2.....	5				1				3	1		
3.....	10					9						
4.....	1						1					
5.....	2											
6.....	1										2	
8.....	1										1	
10.....	1											1

¹ Includes 4 States with no legislative sessions in 1945.

² Includes Utah with a "normal" uniform duration of 23 weeks, where weeks of benefits may be increased to 27 when maximum weekly benefit is decreased because of decline in cost of living.

Chart 1.—Maximum potential annual benefits in a benefit year, by State, June 30, 1945



between the most liberal and the least liberal maximums from \$650 in Washington to \$210 in Arizona and Mississippi (chart 1). In 12 States with no 1945 amendments, no claimant can draw more than \$210, \$240, \$256, or \$288 in benefits in a benefit year. In 8 States, 1945 amendments bring maximum benefits up to \$500 or more; in Connecticut and Michigan, however, only claimants with a specified maximum number of dependents can receive the maximum amount.

Since most of the increases are in the populous industrial States, 75 percent of all covered workers are in the 25 States with maximum potential benefits of \$396 or more (table 3). Though 11 States provide for the reduction of potential annual benefits in periods when the available funds fall to certain specified levels, none of these reductions are expected to apply soon.

Only a few States changed the method of computing annual benefits. New Jersey increased its fraction of base-period wages from 1/5 to 1/3. Iowa changed from 1/6 to 1/3 in reducing from an 8-quarter to

a 4-quarter base period. Delaware simplified its formula by substituting 1/4 of base-period wages for its statutory minimum of 10 weeks plus 1 week's benefit for each \$200 of base-period wages. Washington and Oregon abandoned their uniform fractions of base-period wages in changing to annual-wage formulas. South Dakota changed from an annual-wage formula but continued to compute maximum annual benefits from a weighted table of base-period earnings. The maximum benefits allowed

for the maximum required base-period earnings (\$1,300) were increased from \$240 to \$300. Most of the States increased the maximum annual benefits with no change in the fractions of base-period wages or multiples of weekly benefit amount but with increases in the absolute amounts required for the increased potential benefits.

The diversity of benefit formulas, particularly of the qualifying-wage requirements (see table 7), and of the formulas for determining maximum

Table 6.—Maximum annual benefits: Number of States with specified maximum annual benefits by base-period qualifying wages for maximum benefits, June 30, 1945

Maximum annual benefits ¹	Minimum base-period qualifying wages for maximum benefits ²							
	Total	\$450-630	\$720-894	\$930-1,117	\$1,200-1,366	\$1,440-1,620	\$1,716-1,840	\$2,000-2,240
Total.....	51	7	8	8	5	10	6	7
\$210-256.....	10	3	4	2	1	1	1	1
288-324.....	11	2	2	3	2	3	1	1
360-365.....	5	1	1	2	1	1	1	1
396-400.....	11	2	1	2	2	3	1	2
420-483.....	6	1	1	1	1	1	2	1
500-650.....	8	1	1	1	1	1	2	2

¹ Including dependents' allowances in 3 States; in Nevada no increase in maximum annual benefits for claimants receiving dependents' allowances.

² Intervals stated in actual amounts utilized by the States.

Table 7.—Minimum weekly benefits and qualifying wages therefor, and potential annual benefits and duration of benefits for claimants who meet minimum qualifying requirements, by State, June 30, 1945¹

State	Minimum weekly benefit	Minimum weeks of benefits for total unemployment	Potential annual benefits	Qualifying wages for minimum benefits ²		
				High quarter	Base period	Formula
Alabama.....	\$4	10	\$40.00	\$75.01	\$120.00	30X
Alaska†.....	5	8+	42.00	31.25	125.00	25X
Arizona†.....	5	2+	12.00	23.33	70.00	14X
Arkansas†.....	3	4	12.00	16.50	66.00	22X
California†.....	10	10	160.00	75.00	300.00	Flat
Colorado†.....	5	10	50.00	37.50	150.00	30X
Connecticut.....	8-12	7+	70.00	90.00	240.00	Flat
Delaware.....	7	11	77.00	52.50	210.00	30X
District of Columbia†.....	6-9	12+	75.00	37.50	150.00	25X
Florida†.....	5	7+	37.50	37.50	150.00	30X
Georgia†.....	4	11	64.00	48.00	100.00	25-40X
Hawaii†.....	5	10	100.00	37.50	150.00	30X
Idaho†.....	5	7	35.00	78.00	140.00	25-32X
Illinois.....	10	12+	125.00	56.25	225.00	Flat
Indiana†.....	5	12+	62.00	75.00	250.00	Flat
Iowa.....	5	6	30.00	22.50	90.00	18X
Kansas†.....	5	6+	34.00	50.00	100.00	Flat
Kentucky†.....	5	10	100.00	50.00	200.00	Flat
Louisiana†.....	3	7+	23.00	22.50	90.00	30X
Maine.....	5	10	100.00	50.00	200.00	Flat
Maryland†.....	7	7+	53.00	52.50	210.00	30X
Massachusetts†.....	6	7+	45.00	37.50	150.00	Flat
Michigan†.....	4-8.1	15+	75.00	62.50	250.00	Flat
Minnesota.....	7	12	84.00	50.00	200.00	Flat
Mississippi.....	3	14	42.00	22.50	90.00	30X
Missouri†.....	13	1+	4.00	5.00	20.00	40X
Montana†.....	5	10	50.00	37.50	150.00	30X
Nebraska†.....	5	13+	67.00	50.00	200.00	Flat
Nevada.....	5-14	7+	59.00	43.75	175.00	25-30X
New Hampshire.....	6	10	120.00	50.00	200.00	Flat
New Jersey.....	9	10	90.00	37.50	150.00	Flat
New Mexico.....	5	10	50.00	78.00	150.00	30X
New York.....	10	26	260.00	100.00	350.00	30X
North Carolina.....	4	16	64.00	32.50	130.00	Flat
North Dakota.....	5	20	100.00	35.00	140.00	28X
Ohio.....	5	18	90.00	40.00	160.00	Flat
Oklahoma.....	6	6+	40.00	30.00	120.00	20X
Oregon.....	10	5	50.00	50.00	200.00	Flat
Pennsylvania.....	8	9	72.00	60.00	240.00	30X
Rhode Island†.....	6-7.5	5+	34.00	25.00	100.00	Flat
South Carolina†.....	4	16	64.00	30.00	120.00	30-40X
South Dakota.....	5	10	60.00	60.00	125.00	Flat
Tennessee.....	5	16	80.00	50.00	125.00	25-30X
Texas.....	15	3+	18.00	22.50	90.00	18X
Utah.....	5-7	23-10+	115.00	37.50	150.00	30X
Vermont.....	6	10	120.00	50.00	180.00	30X
Virginia.....	4	6	24.00	25.00	100.00	25X
Washington.....	10	12	120.00	75.00	300.00	Flat
West Virginia.....	8	21	168.00	75.00	300.00	Flat
Wisconsin.....	28	7.5+	42.00	(2)	105.14	(2)
Wyoming.....	7	5+	40.00	70.00	175.00	25X

*State legislature still in session. Wisconsin recessed to September.

†No change in 1945.

‡No session in 1945.

¹ See text footnote 2 for dates when 1945 amendments are effective.

² Where high-quarter wages are not specified in the law, base-period wages are divided by the number of quarters in which they must be earned. Formula in terms of multiple of weekly benefit amount indicated. See table 1 for high-quarter formula.

³ Qualifying wages must have been earned in last 3 quarters of 8-quarter base period.

⁴ Duration is 4 weeks for each quarter of the 4-quarter base period in which the claimant's wages are equal to at least 1/4 his high-quarter wages. Therefore, the potential annual benefits, if all or the largest part of the qualifying wage was earned in 1 quarter, are \$12. If 1/4 high-quarter wages were earned in each other quarter, the total potential benefits would be 1/4 of the qualifying amount of \$22.

⁵ Contains provision for reduction if solvency of fund is imperiled.

⁶ For claimants with primary benefit only, increased with dependents' benefits.

⁷ If the qualifying wages are concentrated largely or wholly in the high quarter, the weekly benefit may be higher than the minimum and the weeks of benefits for claimant with minimum qualifying wages may be reduced accordingly. In Illinois, not less than 10 weeks by statute.

⁸ \$200 if 75 percent of an individual's wages are in seasonal industry, i. e., first processing of agricultural products; such individual's benefits are not payable during period November through April.

⁹ Weekly benefits may be increased \$1 for each dependent of specified types up to 3.

¹⁰ 25 times up to weekly benefit of \$10; above that amount, flat \$250.

¹¹ Potential duration of benefits is uniform for all eligible claimants.

¹² Rounded to next lower dollar.

¹³ Including \$150 in last 2 quarters of base period.

¹⁴ Wages totaling \$100 in 2 quarters or \$200 in base period.

¹⁵ Weekly benefit amount is average weekly wage in high quarter if less than \$10. With minimum high-quarter wages necessary to qualify, weekly benefit amount would be \$4.81. Minimum duration is 30 percent of base-period earnings but not less than 12 weeks. Amendments effective Apr. 1, 1945, add dependents' benefits up to the average weekly wage—hence would not affect the claimant at the minimum.

¹⁶ Including some wages in at least 2 quarters.

¹⁷ Minimum weekly benefit is 50 cents, but if less than \$3, total benefits are paid at rate of \$3 per week. Qualifying earnings are 40 times weekly benefit amount in 8-quarter base period, including some earnings in at least 3 quarters.

¹⁸ \$175 if computed weekly benefit is less than \$3. 25-30 times weekly benefit amount if computed weekly benefit amount is more than \$3. Including earnings of 5 times the weekly benefit in some quarter other than the high quarter.

¹⁹ Converted from days of unemployment in New York and 2-week periods in Texas.

²⁰ And employment in at least 20 weeks.

²¹ Provision effective July 1, 1945, raises weekly benefit amount 20 percent to next higher dollar when cost-of-living index reaches 125; since total annual benefits are not increased, duration would be correspondingly decreased.

²² Minimum benefit amount is \$6, but benefits

duration of benefits results in the wide scattering shown in table 6, which compares maximum annual benefits and the maximum qualifying amounts for such benefits. States with uniform duration for all eligible claimants and a qualifying requirement in terms of a multiple of the weekly benefit amount concentrate at the left of the table; States with annual-wage formulas or the smaller fractions for computing duration concentrate at the right, regardless of the amounts of annual benefits involved. Thus, New York requires base-period earnings of only \$630 (with at least \$471 in the high quarter) for maximum potential benefits of \$546, and North Carolina requires annual earnings of \$2,080 for its maximum potential benefits of \$320.

Minimum Benefits

Minimum weekly benefits.—Only 13 States changed their minimum weekly benefit amounts in the 1945 legislative sessions. Ten increased the minimum by \$1, \$2, or \$3 a week, and 2 decreased by \$1, as is shown in the list below. Both of these latter States, however, increased the potential annual benefits of the claimant who qualifies for the minimum. Iowa established a \$5 minimum; previously there had been no effective minimum, since claimants with negligible high-quarter earnings could qualify for benefits equal to 1/13 of those earnings.

State	Changes in minimum weekly benefit amount	
	1945 amendment	Prior provision
Alabama.....	\$4	\$2
Connecticut.....	8	6
Delaware.....	7	5
Illinois.....	10	7
Iowa.....	5	(1)
Maine.....	5	6
Nevada.....	8	5
New Jersey.....	9	7
North Carolina.....	4	3
South Dakota.....	6	7
Washington.....	10	7
West Virginia.....	8	7
Wisconsin.....	28	2

¹ Full-time weekly wage if less than \$5.

² Payable at the rate of \$8 per week

As is shown in detail in table 7, the 51 States now have minimum rates varying from \$3 in Arkansas, Louisiana, Mississippi, and Missouri, to

are paid at rate of \$8 per week. 14 weeks of employment with 1 employer are needed to qualify, and benefits are in the ratio of 1 week for 2 weeks of employment. Average weekly wages of \$7.51 to \$9 qualify for the \$6 benefit. Wisconsin has no concept of "benefit year."

\$10 in California, Illinois, New York, Oregon, and Washington. Two States pay benefits at higher rates than their statutory minimums; thus Missouri, which may compute benefits as low as 50 cents a week, pays at the rate of \$3, and Wisconsin's \$6 and \$7 benefits are paid at the rate of \$8. The largest number of States (19) still have a minimum of \$5, the figure suggested in the early draft bills. Ten States have minimums below \$5, and 17 between \$5 and \$10. The majority of covered workers, however, are in States with minimum benefits of \$7 or more; almost one-third are in States with minimums of \$10 (table 8).

Minimum weeks of benefits.—Eleven State laws in addition to the 14 with uniform duration now have statutory minimum weeks of benefits for any eligible claimant; in the following tabulation, except as otherwise noted, the statutory minimum in these 11 States applies to claimants at all benefit levels:

State	Statutory minimum (weeks)	
	1945 amendment	Prior provision
California.....	(1)	16
Delaware.....	(1)	11
Illinois.....	10	(2)
Michigan.....	(1)	12
Minnesota.....	12	10
New Jersey.....	10	6
Ohio.....	18	(3)
Oregon.....	15	(3)
Pennsylvania.....	9	7
Virginia.....	(1)	6
Washington.....	12	(2)

¹ No change.

² No statutory minimum; duration was quotient of annual benefits and weekly benefit.

³ Applies only to minimum benefit class.

⁴ 13 weeks' uniform duration.

In Ohio the minimum of 18 weeks applies to workers at any benefit level who have only 20 weeks of employment in the base year.

In the other 26 States the minimum duration of benefits is derived from the arithmetic of the benefit formula. A certain fraction of minimum qualifying wages equals minimum potential benefits; dividing the latter by an individual's benefit amount gives the weeks of duration. In table 7, the figure given for minimum weeks of benefits is the number of weeks available for the claimant with minimum annual benefits and minimum weekly benefits. In 10 States with a high-quarter formula, the actual minimum weeks of benefits may be less than that

indicated in the table, for claimants with minimum qualifying wages who have a weekly benefit amount above the minimum, because of the concentration of their wages in the high quarter.

Minimum annual benefits.—Among the minimum provisions, none is more significant in determining the adequacy of the unemployment compensation program than the amount of benefits which a claimant who barely qualifies for benefits may draw in a benefit year. In New York such a claimant who remains unemployed and eligible may draw a total of \$260—more than the maximum in 10 States (table 1).

Twenty-one⁵ States increased the potential annual benefits for the claimant with minimum qualifying wages by increasing the minimums for the weekly benefit amount (4 States) or duration (11 States) or both (6 States). In Maine the increase comes in a change to uniform 20-week duration for all eligible claimants; in New Hampshire, New York, North Dakota, Utah, Vermont, and West Virginia, it involves an increase in uniform duration. In Illinois, Minnesota, New Jersey, Oregon, Pennsylvania, and Washington the statutory minimum duration was increased. In Connecticut, Iowa, and New Jersey, the increase in minimum duration resulted, in part, from a liberalization of the fraction of base-period wages available as benefits.

In 10 States⁶ the liberalization of minimum annual benefits was accompanied by an increase of base-period qualifying wages—an increase of about \$100 in Connecticut, Pennsylvania, and Washington. In some States the bottom classes in the benefit schedules were eliminated. Whether such action would bar from benefits workers who are genuinely attached to the covered labor force would depend on the adjustment of the minimum benefit and the minimum qualifying amount to wage levels in a State.

Maximum potential benefits for claimants with minimum qualifying wages vary from New York's \$260 to

⁵ Alabama, Connecticut, Delaware, Illinois, Iowa, Maine, Minnesota, New Hampshire, New Jersey, New York, North Carolina, North Dakota, Oregon, Pennsylvania, South Dakota, Texas, Utah, Vermont, Washington, West Virginia, Wisconsin.

⁶ Alabama, Connecticut, Delaware, Iowa, Maine, New York, Pennsylvania, Washington, West Virginia, Wisconsin.

Table 8.—Minimum weekly benefit and potential annual benefits for claimants who meet minimum qualifying requirements: Number of States with specified amount of benefits and percentage distribution of covered workers in these States in 1944, by minimum weekly benefit and potential annual benefits, June 30, 1945

Amount of benefits	Number of States	Percentage distribution of covered workers	Cumulative percentages	
			Specified provision or less	Specified provision or more
Minimum weekly benefit:				
Total.....	51	100.0	-----	-----
\$3.00.....	4	4.8	4.8	100.0
4.00 or 4.81.....	6	12.5	17.3	95.2
5.00.....	19	22.0	39.3	82.7
6.00 or 6.75.....	7	7.6	46.9	60.7
7.00.....	4	8.6	55.5	33.1
8.00 or 9.00.....	6	13.6	69.1	49.5
10.00.....	5	30.9	100.0	30.9
Potential annual benefits:				
Total.....	51	100.0	-----	-----
\$4.00-24.00.....	6	9.4	9.4	100.0
30.00-45.00.....	12	13.8	23.2	90.6
50.00-67.00.....	11	11.4	34.6	76.8
70.00-84.00.....	8	20.5	55.1	65.4
90.00-100.00.....	6	13.0	68.1	44.9
115.00-125.00.....	5	10.1	78.2	31.9
160.00-260.00.....	3	21.8	100.0	21.8

negligible amounts of less than \$20 in 4 States with low minimum weekly benefit amounts and low qualifying wages. Although 18 States may bring workers into the system for annual benefits of less than \$50, 77 percent of covered workers are in the 33 States with potential annual benefits of \$50 or more for the claimant with minimum qualifying wages, and 32 percent are in 8 States with such potential benefits of more than \$100 (table 8).

Benefits for Partial Unemployment

Pennsylvania added benefits for partial unemployment, effective January 1946, and 7 States simplified or liberalized their provisions. Now only Montana makes no payments for weeks of partial unemployment; in that State a worker may have up to \$5 of odd-job earnings in a week and still be considered totally unemployed.

The Pennsylvania law follows a common pattern. An individual is partially unemployed in a week of less than full-time work if he earns less than his weekly benefit rate. His benefit for such a week is his weekly benefit amount minus the remuneration paid or payable for the week in excess of \$3, rounded to the next higher multiple of \$1.

West Virginia abandoned the complicated formula described in the Jan-

uary 1945 BULLETIN.⁷ Its new formula is substantially like that of Pennsylvania. The provision that partial benefits may be suspended when the fund balance falls below \$5 million is continued. North Carolina eliminated the complicated definition of partial unemployment in terms of earnings of 6/5 of the weekly benefit. It now defines partial unemployment as a week of less than 60 percent of the customary scheduled full-time hours of the industry, plant, or occupation in which an individual is employed and in which he earns less than his weekly benefit amount plus \$2. His partial benefit is his weekly benefit less wages in excess of \$2, rounded to the nearest 50 cents.

Maine revised its schedule of allowances for a week of benefits for partial unemployment in \$1 instead of 50-cent intervals. The earnings disregarded are changed from \$2.99 to \$3.00, and the benefits of any claimants whose earnings are in the lower half of any dollar interval will be 50 cents higher than formerly. Washington increased its partial-earnings allowance from \$3 to \$5 and changed rounding from the next higher 50 cents to the next higher dollar. The changes in Texas and Wyoming were solely in the provisions for rounding; Texas changed from the nearest 50 cents to the next higher dollar; Wyoming from the nearest dollar to the next higher dollar.

Iowa changed its definition of partial unemployment to a week of less than the regular full-time work and less than the regular full-time wage for an individual employed at his regular job or, for an individual separated from his regular job, a week in which he earns less than his weekly full-time wage on his regular job. The benefit for a week of partial unemployment is the weekly benefit amount less the total amount earned in the week reduced by \$3. It would seem that many individuals would be partially unemployed by definition when they would not be eligible for any benefits, because the partial-earnings limit for most workers would exceed the weekly benefit amount by more than \$3.

Dependents' Allowances

Three States added dependents' allowances in 1945; previously only the District of Columbia included such al-

Table 9.—Potential annual benefits for claimants who meet minimum qualifying requirements: Number of States with specified qualifying amounts by potential annual benefits, June 30, 1945

Potential annual benefits ¹	Minimum qualifying amount ¹							
	Total	\$20	\$50-90	\$100-140	\$150-180	\$200-240	\$250	\$300
Total.....	51	1	6	14	13	11	2	4
\$4.....	1	1						
10-24.....	5		4	1				
30-45.....	12		2	7	3			
50-67.....	11			4	3	3	1	
70-84.....	8			1	2	4	1	
90-100.....	6			1	2	2		
115-125.....	5				2			1
160-260.....	3							3

¹ Intervals stated in actual amounts utilized by the States.

lowances in its benefit formula. The 4 laws differ markedly in the definition of dependent and in the amount of the dependents' benefits.

In Michigan, allowances are made only for a claimant's dependent children. Any child under 18, or a child under 21 who is unable to work and is supported by the claimant, or a child whom he has been ordered to support is deemed dependent. In the other 3 States, also, children are included as dependents, with various definitions in terms of age, support, school attendance, gainful employment, physical ability to work, and marital status.

In the District of Columbia, either husband or wife or both may draw dependents' allowances for a child. In Michigan only the husband, and in Connecticut only one of the two spouses, is entitled to an allowance on behalf of a child for any week when both husband and wife are receiving benefits. In Nevada no child's allowance is payable to a husband or wife living in the same household when both are receiving benefits.

Connecticut includes as dependents a wife living in the same household, or wholly or mainly supported by a claimant, if she receives no remuneration in excess of \$10 in the claim week, and a physically or mentally incapacitated husband wholly or mainly supported by his wife. The District includes a spouse, mother, father, stepmother, stepfather, brother, or sister, who, because of age or disability, is unable to work and is wholly or mainly supported by the claimant. In Nevada a wife who is not gainfully employed, or a husband, mother, father, stepmother, stepfather, brother, or sister, who, because of age or disability, is unable to work and is wholly or mainly supported by the claimant, may be a dependent.

All these laws provide flat allow-

ances for dependents rather than fractions of the claimant's weekly benefit amounts, as follows:

State	Allowance per dependent	Maximum number of dependents
Connecticut.....	\$2.....	3
District of Columbia.....	\$1.....	3
Michigan.....	\$2.....	4
Nevada.....	\$3 for 1 or 2; \$3 for the third.	3

¹ But maximum weekly amount is \$20 with or without dependents.

² 4 dependents is the maximum for claimants with a weekly benefit of \$20 because of the over-all limit of \$28; some claimants may draw fractional benefits for a fifth dependent. See text.

In 2 States, however, other limitations on the weekly allowance may destroy the simplicity of even-dollar allowances. In Michigan the basic benefit plus the dependents' allowances may not exceed the average weekly wage in the high quarter (figured as 1/13 of that quarter's earnings without rounding) or \$28. Since the claimant with high-quarter earnings of less than \$130 has a weekly benefit equal to his average weekly wage, no dependents' allowance is payable. If a claimant has a weekly benefit amount of \$10 based on high-quarter earnings of \$200, his maximum dependents' allowance for 3 or more dependents would be \$5.38, the difference between his average weekly wage and his weekly benefit amount. If, however, he has a weekly benefit amount of \$18 (based on high-quarter wages of \$360) and an average high-quarter weekly wage of \$27.69, his maximum dependents' allowance for 5 or more dependents would be \$9.69 rather than the \$8 which applies to a man with the maximum benefit of \$20. In Connecticut the total allowance for dependents may not exceed 50 percent of the basic benefit payable for the week. Thus,

⁷ P. 29.

if a claimant has 3 dependents and a weekly benefit amount of \$9.50, the allowance for the third dependent is 75 cents rather than \$2.

In benefits for partial unemployment, even greater differences result from the 4 different formulas. In Michigan a claimant is partially unemployed when he earns less than his augmented benefit amount; in the 3 other States, when he earns less than the basic amount. In the District of Columbia and in Nevada the full dependents' allowances for the proper number of dependents are added to the partial benefit. In Connecticut and Michigan the limitations described above may result in payment of fractional amounts of dependents' benefits.

In Nevada any claimant has the same maximum potential annual benefits with or without dependents' allowances. Thus, dependents' allowances reduce the available weeks of benefits for any claimant. Payments for weeks of partial benefits may increase the total amount paid for dependents but not the total amount payable in a benefit year. In the District the annual benefits of all claimants except those eligible for the maximum weekly benefit may be increased by the amount of dependents' benefits. In Michigan the effect of dependents' allowances on duration of benefits depends on the amount of base-period earnings. Like other States with variable duration, Michigan has a double limitation on maximum benefits; the lesser of a multiple (20) of the weekly benefit amount or a fraction (25-30 percent) of base-period wages. Since the weekly benefit amount in Michigan includes any allowance payable for dependents, maximum annual benefits are increased as a result of dependents' allowances if the specified fraction of base-period wages exceeds 20 times the primary benefit. Payment of partial benefits for more than 20 weeks cannot increase the maximum amount payable in a benefit year since the total annual benefits cannot exceed 20 times the augmented benefit amount. In Connecticut a claimant with dependents will have greater maximum potential benefits than a comparable claimant without dependents, and a claimant with weeks of partial benefits may have greater annual benefits than a comparable claimant all of whose unemployment is total. How the 4 formulas operate

for 5 hypothetical claimants is illustrated in table 10.

Miscellaneous Changes in Benefits

Reciprocal arrangements.—Maine, Montana, and Nevada amended their reciprocal coverage provisions to permit wage-combining. This brings to 49^a the States which can enter into reciprocal arrangements with the appropriate agencies of other States or the Federal Government, whereby wages or services performed under any State or Federal law may be combined for purposes of determining benefit rights under the laws of 1 State and reimbursements made to the fund of the State making the payment.

Freezing provisions.—The enactment of the Servicemen's Readjustment Act of 1944 and the expiration in 1945 in 14 States of the period for which the provisions freezing the benefit rights of servicemen were to run directed attention to these provisions, which had been incorporated in all State laws except those of Alaska and New Mexico. In 6 States^b the provisions which would have provided postwar benefits to ex-servicemen on the basis of prewar wage credits automatically became inoperative with the provision of Federal allowances for unemployed servicemen. Four States^c deleted the freezing provisions and in 4 others^d they expired in 1945. The other 10 States with 1945 expiration dates^e extended their present provisions until 1947 or later.

At present, veterans have rights under 35 State laws. In 33 States these rights are based on prewar benefit credits; in Utah, on allowances of special credits equal to those of an individual's high quarter (within 8 quarters after January 1939 and before his induction) for each quarter of active service after January 1, 1940. Pennsylvania amended its provision entitled "status preserved during and after military and naval service" by substituting an automatic allowance, to individuals engaged in covered employment in the year preceding military service, of wage credits equal to the high-quarter and base-

period wages necessary to qualify for maximum benefits under the 1945 benefit schedule.

Ex-servicemen cannot draw veteran's readjustment allowances and State benefits at the same time, however, because of a provision (section 1000) in the Servicemen's Readjustment Act on "adjustment of duplicate benefits" and of similar provisions or specific provisions in the State laws that the veterans must exhaust their Federal benefits first. Mississippi specifically provides that its disqualification for a week in which a claimant is receiving benefits under an unemployment compensation law of the United States shall not be "construed to include . . . any law of the United States, providing unemployment compensation or allowances for honorably discharged members of the armed forces." At the other extreme is Idaho, which provides that any moneys paid an ex-serviceman by the Federal Government as compensation for unemployment subsequent to his honorable discharge shall be deducted from the unpaid balance of his rights under the Idaho law which are "held in status quo" during his military service. In Kansas, Minnesota, Oklahoma, and Oregon, the 1945 amendments added benefits under the Servicemen's Readjustment Act as disqualifying income for regular or frozen benefits.

The 1945 amendments make various changes also, in various States, in the period within which claims must be filed, the conditions of termination of service, the definitions of base period, and so on. None of these will affect many claimants so long as ex-servicemen have rights to their Federal readjustment allowances.

Seasonal provisions.—Only 4 States enacted any amendments concerning seasonal provisions.^f These enactments were of various sorts. Indiana repealed its provision for a study of the subject of seasonal employment. West Virginia retained its 1936 study provision but inserted in the eligibility provisions a requirement that "an individual working less than 100 days during his base period in an industry recognized as seasonal, such as food processing and canning, shall not be eligible for benefits unless he has

^a All States except Kentucky and Oregon.

^b Arizona, Louisiana, New York, Texas, Virginia, Washington.

^c Delaware, Illinois, Oklahoma, Wisconsin.

^d Iowa, Kansas, Minnesota, Nebraska.

^e California, Hawaii, Indiana, Maryland, Michigan, North Dakota, Ohio, Vermont, West Virginia, Wyoming.

^f See Linnenberg, Marianne Sakmann, "Seasonal Employers and Seasonal Workers Under State Unemployment Compensation Laws," *Social Security Bulletin*, Vol. 7, No. 11 (November 1944), pp. 13-26.

earned wages during his base period in other covered employment equal to not less than \$100."

California added to the availability requirements for seasonal workers a provision that, when an individual has been paid more than half his total base-period wages in a single calendar quarter, "the Commission shall consider as tests of his current availability such factors, among others, as: (1) pattern of prior employment, (2) continuity of registration of work, (3) refusal or evasion without good cause of work opportunities since the beginning of his base period."

Hawaii changed its definition of "seasonal pursuit." Before the amendment an industry could be determined seasonal if in its period of low employment the number of man-hours worked was 30 percent or less of the number of hours worked during the peak period. Because of the shortage of labor, the pineapple industry has had to employ fewer people over a longer period of time, with the result that the contrast between the period of peak employment and low employment is less marked. The new amendment permits the industry to retain its seasonal status even though employment in the off season does not drop below 50 percent of the peak employment. A seasonal worker, whose benefit rights are limited, continues to be defined as an individual who earns 25 percent or more of his base-period wages from seasonal employers.

Disparities in Benefits for Same Wage Credits

Tables 1 and 7 illustrate the differences from State to State in minimum and maximum amounts and the qualifying wages therefor. Table 10 illustrates the different benefits allowed from State to State for the same amounts of base-period and high-quarter wages in terms of 5 hypothetical claimants.¹⁴

A is a marginal claimant with only \$200 base-period wages, and \$100 in his high quarter. In 11 States he would not be eligible for any benefits. In 33 States he would be eligible for the minimum weekly benefits of \$4-10; in 7 States with minimums of \$3,

\$4, or \$6.75 he would be eligible for \$4, \$5, or \$7.25. His most usual weekly benefit would be \$5 (19 States). In 14 States he would receive more than \$5—in Oregon, \$10. His maximum annual benefits would vary from \$34 in Arizona to \$100 or more in 8 States—\$120 in New Hampshire and Vermont. The most usual annual benefit would be \$64-67 (in 11 States) because of the prevalence of $\frac{1}{2}$ as a limiting fraction of base-period earnings. His weeks of benefits for total unemployment would vary from 5 in Oregon to 20 in 6 States with uniform duration. He would be ineligible in 2 States with longer uniform duration. In States with variable duration he would have the statutory minimum in Oregon (5 weeks) and New Jersey (10 weeks) and the maximum (16 weeks) in Arkansas. If he had 3 dependents, of specified types, his weekly benefit would be increased to \$9 in the District of Columbia and \$14 in Nevada, with a decrease in weeks of benefits in the latter State.

B has \$250 in high-quarter wages and \$600 base-period wages. He is eligible in all States for weekly amounts above the minimum, varying from \$8 in Kentucky to \$16 in Utah with its present adjustment of benefits to the cost of living. In 22 States he would receive \$10 a week, in 25 States, more than \$10, and in 4 States, with an annual-wage formula, less than \$10. His annual benefits would vary from 10 weeks and \$100 in Arizona to 26 weeks and \$286 in New York. In Rhode Island he would not have 10 full weeks of benefits. In 10 States with variable duration, he would be eligible for the maximum of 16-22 weeks. In 4 States he would have \$124 or less; in 16 States, \$200 or more. If he had the maximum number of dependents compensable under 4 State laws, his weekly benefit would be \$14.00-19.23, his annual benefits \$180-280.

C, with high-quarter wages of \$400 and base-period wages of \$1,000, would qualify for the maximum weekly benefit (\$15-25) in 22 States and for \$12-19 in the others. His weekly benefit would be \$15 in 16 States and \$16 in 12 States. In 6 States with annual-wage formulas it would be \$12-14, and in 7 States, \$20 or more. C's maximum annual benefits are the State's maximum in 11 States—from \$210 in Mississippi to \$460 in Utah—and in the States where he does not qualify for the maximum his bene-

fits vary from \$167 (Arizona) to \$442 (New York). Only in Arizona would he receive less than \$200; only in Utah and New York, more than \$400. In 26 States the amount is between \$240 and \$266. In the 4 States with dependents' allowances, weekly benefits for C, with the maximum number of dependents, would be \$20-28, his annual benefits, \$250-400.

D, with high-quarter wages of \$500 and base-period wages of \$1,500, qualifies for the maximum weekly benefit in 39 States and for the maximum annual benefits in 28 States. His weekly benefit varies from \$15 in 12 States to \$25 in Utah. It is \$20 in 12 States and above \$20 in 5 States. His maximum annual benefits range from \$210 in Arizona and Mississippi to \$500 in Illinois and New Jersey and \$546 in New York. They are less than \$300 in 14 States and \$400 or more in 13 States. With the maximum number of compensable dependents, claimant D's benefit rate is raised to \$20-28, his maximum annual benefits, to \$360-500.

E, with high-quarter wages of \$600 and base-period wages of \$2,100, is eligible for maximum weeks of benefits in all States except Wisconsin and for maximum weekly and annual benefits in all States except Hawaii, Washington, and Wisconsin. His weekly benefits in these States are \$24, \$24, and \$20 and his annual benefits, \$480, \$624, and \$450. Thus, this section of the table is almost a duplicate of table 1, and the generalizations made concerning that table would apply to claimant E. With the maximum number of dependents, E's weekly benefit is \$20-28 in 4 States; and his maximum annual benefits are \$360-560.

The maximum limitations on annual benefits are such that 11 States will pay claimants C, D, and E identical benefits, and 17 other States will pay the same to D and E. In Maryland and Washington, however, E's annual benefits would be more than twice C's; in 13 other States they would be more than 50 percent greater. For each of the claimants A to E the annual benefits under the most liberal State law are more than twice the amount available in the State paying the lowest maximum potential benefits for his base-period wages; for B and E, almost 3 times; for A, $3\frac{1}{2}$ times.

After this war period, during which workers have crossed and recrossed State lines, many workers will draw

¹⁴For an earlier statement of similar differences in State laws as of June 1942, see Reticker, Ruth, "Variations in Benefit Rights Under State Unemployment Compensation Laws," *Social Security Bulletin*, Vol. 5, No. 6 (June 1942), pp. 4-1.

Table 10.—Weekly benefit amount for total unemployment and maximum potential benefits in a benefit year for five hypothetical claimants with specified high-quarter and base-period wages, by State, June 30, 1945¹

State	Claimant A: High-quarter wages of \$100 and base-period wages of \$200			Claimant B: High-quarter wages of \$250 and base-period wages of \$500			Claimant C: High-quarter wages of \$400 and base-period wages of \$1,000			Claimant D: High-quarter wages of \$500 and base-period wages of \$1,500			Claimant E: High-quarter wages of \$600 and base-period wages of \$2,100		
	Weekly benefit amount	Maximum potential benefits		Weekly benefit amount	Maximum potential benefits		Weekly benefit amount	Maximum potential benefits		Weekly benefit amount	Maximum potential benefits		Weekly benefit amount	Maximum potential benefits	
		Amount	Duration (weeks)		Amount	Duration (weeks)		Amount	Duration (weeks)		Amount	Duration (weeks)		Amount	Duration (weeks)
Basic benefit															
Alabama	\$4.00	\$67.00	16+	\$10.00	\$200	**20	\$15.00	\$300	**20	\$19.00	\$380	**20	**\$20	**\$400	**20
Alaska†	\$5.00	67.00	13+	13.00	200	15+	**16.00	**256	**16	**16.00	**256	**16	**16	**256	**16
Arizona†	\$5.00	\$34.00	20+	10.00	100	10	**15.00	167	11+	**15.00	**210	**14	**15	**210	**14
Arkansas†	4.00	64.00	**16	10.00	160	**16	**15.00	**240	**16	**15.00	**240	**16	**15	**240	**16
California†	Incl.	Incl.	Incl.	13.00	208	16+	**20.00	324	16+	**20.00	414	20+	**20	**468	**23+
Colorado†	\$5.00	66.67	13+	10.00	160	**16	**15.00	**240	**16	**15.00	**240	**16	**15	**240	**16
Connecticut†	Incl.	Incl.	Incl.	10.00	160	16	15.00	260	17+	19.00	380	**20	**22	**440	**20
Delaware	Incl.	Incl.	Incl.	10.00	160	15	16.00	250	15+	**18.00	325	21+	**18	**396	**22
District of Columbia†	\$6.00	100.00	16+	11.00	220	**20	18.00	360	**20	**20.00	400	**20	**20	**400	**20
Florida†	\$5.00	50.00	10	11.00	150	13+	**15.00	**240	**16	**15.00	**240	**16	**15	**240	**16
Georgia†	5.00	80.00	U 16	10.00	160	U 16	15.00	240	U 16	**18.00	**288	U 16	**18	**288	U 16
Hawaii	\$5.00	*100.00	U 20	10.00	200	U 20	17.00	340	U 20	21.00	420	U 20	24	480	U 20
Idaho†	\$5.00	50.00	10	11.00	150	13+	15.00	250	16+	16.00	272	**17	**18	**306	**17
Illinois	Incl.	Incl.	Incl.	12.50	250	18+	**20.00	350	17+	**20.00	500	25	**20	**520	**26
Indiana†	Incl.	Incl.	Incl.	10.00	150	15	16.00	250	15+	**20.00	375	18+	**20	**400	**20
Iowa	\$5.00	66.67	13+	10.87	196	**18	17.39	313	**18	**18.00	**324	**18	**18	**324	**18
Kansas	\$5.00	67.00	13+	10.00	200	**20	**16.00	**320	**20	**16.00	**320	**20	**16	**320	**20
Kentucky†	\$5.00	*100.00	U 20	8.00	160	U 20	12.00	240	U 20	15.00	300	U 20	**16	**320	U 20
Louisiana†	4.00	50.00	12+	10.00	150	15	16.00	250	15+	**18.00	**360	**20	**18	**360	**20
Maine†	\$5.00	100.00	U 20	9.00	180	U 20	13.00	260	U 20	17.00	340	U 20	**20	**400	U 20
Maryland	Incl.	Incl.	Incl.	13.00	150	11+	**20.00	250	12+	**20.00	375	18+	**20	**520	**26
Massachusetts	\$6.00	60.00	10	13.00	180	13+	**21.00	300	14+	**21.00	450	21+	**21	**483	**23
Michigan†	Incl.	Incl.	Incl.	12.50	180	14+	**20.00	250	12+	**20.00	375	18+	**20	**400	**20
Minnesota†	*7.00	*\$4.00	**12	11.00	198	18	14.00	266	19	19.00	380	**20	**20	**400	**20
Mississippi†	4.00	56.00	U 14	10.00	140	U 14	**15.00	**210	U 14	**15.00	**210	U 14	**15	**210	U 14
Missouri†	4.00	40.00	10	10.00	120	12	16.00	200	12+	**18.00	**288	**16	**18	**288	**16
Montana†	5.00	80.00	U 16	10.00	160	U 16	**15.00	**240	U 16	**15.00	**240	U 16	**15	**240	U 16
Nebraska	\$5.00	*67.00	13+	10.00	180	**18	16.00	288	**18	**18.00	**324	**18	**18	**324	**18
Nevada†	*8.00	*67.00	8+	13.00	200	15+	**18.00	334	18+	**18.00	**360	**20	**18	**360	**20
New Hampshire†	*6.00	*120.00	U 20	9.00	180	U 20	13.00	260	U 20	17.00	340	U 20	**20	**400	U 20
New Jersey	*9.00	*90.00	*10	12.00	200	16+	19.00	334	17+	**22.00	500	22+	**22	**572	**26
New Mexico†	*5.00	*67.00	13+	10.00	160	**16	**15.00	**240	**16	**15.00	**240	**16	**15	**240	**16
New York	Incl.	Incl.	Incl.	11.00	286	U 26	17.00	442	U 26	**21.00	**546	U 26	**21	**546	U 26
North Carolina†	5.00	80.00	U 16	9.50	152	U 16	12.50	240	U 16	15.00	240	U 16	**20	**320	U 16
North Dakota	5.00	100.00	U 20	11.00	220	U 20	18.00	360	U 20	**20.00	**400	U 20	**20	**400	U 20
Ohio†	*5.00	*90.00	18	11.00	220	**22	16.00	352	**22	19.00	418	**22	**21	**464	**22
Oklahoma	*6.00	*67.00	11+	13.00	200	15+	**18.00	334	18+	**18.00	**360	**20	**18	**360	**20
Oregon†	*10.00	*50.00	*5	12.00	150	12+	15.00	250	16+	**18.00	**360	**20	**18	**360	**20
Pennsylvania	Incl.	Incl.	Incl.	10.00	170	17	16.00	288	18	**20.00	**400	**20	**20	**400	**20
Rhode Island†	7.25	48.75	6+	13.00	124	9+	**18.00	205	11+	**18.00	306	18+	**18	**306	**20+
South Carolina	*4.00	*64.00	U 16	10.00	160	U 16	16.00	256	U 16	**20.00	**320	U 16	**20	**320	U 16
South Dakota	*6.00	*80.00	13+	12.00	160	13+	**15.00	240	16	**15.00	**240	**16	**15	**240	U 16
Tennessee†	*5.00	*80.00	U 16	10.00	160	U 16	**15.00	**240	U 16	**15.00	**240	U 16	**15	**240	U 16
Texas†	*5.00	*40.00	8	10.00	120	12	15.00	200	12+	**18.00	**324	**18	**18	**324	**18
Utah†	*7.00	*115.00	16+	16.00	299	**18+	**25.00	**460	**18+	**25.00	**460	**18+	**25	**460	**18+
Vermont	*6.00	*120.00	U 20	11.00	220	U 20	16.00	320	U 20	**20.00	**400	U 20	**20	**400	U 20
Virginia†	*4.00	*48.00	12	10.00	150	15	**15.00	**240	**16	**15.00	**240	**16	**15	**240	**16
Washington†	Incl.	Incl.	Incl.	10.00	150	15	13.00	247	19	18.00	432	24	24	624	**26
West Virginia†	Incl.	Incl.	Incl.	11.00	231	U 21	15.00	315	U 21	18.50	388	U 21	**20	**420	U 21
Wisconsin†	*8.00	*78.00	9+	11.00	170	15+	16.00	256	16	**20.00	380	19+	**20	450	**22+
Wyoming	*7.00	*60.00	8+	13.00	160	12+	**20.00	260	13	**20.00	380	19	**20	**400	**20
Basic benefit plus maximum allowances for dependents															
Connecticut	Incl.	Incl.	Incl.	15.00	240	16	21.00	364	17+	25.00	500	**20	**28	**560	**20
District of Columbia	9.00	150.00	16+	14.00	280	**20	**20.00	**400	**20	**20.00	**400	**20	**20	**400	**20
Michigan	Incl.	Incl.	Incl.	19.23	180	9+	**28.00	250	8+	**28.00	375	13+	**28	525	18+
Nevada	14.00	67.00	4+	19.00	200	10+	**24.00	334	13+	**24.00	**360	15	**24	**360	15

† No change in 1945.

‡ No legislative session in 1945.

* Indicates minimum weekly benefit amount, minimum potential annual benefits, or minimum weeks of benefits for total unemployment.

** Indicates maximum weekly benefit amount, maximum potential annual benefits, or maximum weeks of benefits, other than uniform duration.

†† Indicates uniform duration for all eligible claimants.

††† Indicates ineligible on basis of qualifying wages.

1 See text footnote 2 for dates when 1945 amendments are effective. See tables 1 and 7 for a statement of the benefit formula in each State, and for States in which benefits here stated may be reduced if solvency of the fund is threatened.

2 Base period of 8 quarters. If in preceding 4 quarters unchanged wage credits were equal to wages assumed for 4 quarters, maximum potential benefits in a benefit year would be doubled, to maximum specified in State law.

3 Assumes most favorable distribution of base-period wages in all 4 quarters; concentration in 2 quarters would limit benefits to 8 weeks.

4 See below for benefit with maximum compensable dependents under State law.

5 Assuming \$150 wage credits in last 2 quarters of base period; otherwise, claimant would be ineligible.

6 Annual-wage formula; high-quarter wages not used in computing weekly benefit amount.

7 Assuming that A has the minimum employment of 20 weeks and B to E, 25 weeks. If A had 25 weeks he would be eligible for 22 weeks of benefits or \$110.

8 Actual benefits are paid for 2-week periods at twice the amounts specified.

9 Benefits are figured with present cost-of-living adjustment above normal scale of \$5-20, since weeks of duration are reduced below the normal of 23 uniform.

10 Benefits are figured on further assumption that the high quarter represents 13 weeks of employment and all base-period employment was with 1 employer and at the same average wage. Claimant A actually has a minimum of \$6 for 13 weeks, but law provides for payment at the rate of \$8 with reduced weeks of duration.

benefits through the interstate benefit payment procedures. Others will have their multistate wages combined for benefits. Workers will thus become more conscious of the differences in potential benefits for the same wage credits in different States (chart 1). As can be seen from the different States mentioned as examples in this section, some State laws are liberal or illiberal at all wage levels; others are below average in weekly benefits at the lower wage levels but above average in weekly and annual benefits at the higher wage levels. Still others have liberal formulas which give high benefits at the lower wage levels, but low maximum amounts keep down benefits for those earning higher wages. Thus, the interstate differences in benefit rights will affect different claimants in diverse ways.

Eligibility Requirements

Wage Qualification for Benefits

The 1945 legislatures made comparatively few changes in the formulas for employment or wage qualification for benefits or in the base periods utilized as eligibility periods (see p. 10). Wisconsin continued to require 14 weeks of employment as a test of attachment to the labor force; Ohio continued its requirement of 20 weeks of employment and base-period earnings of \$160; all the other States measure attachment to the covered labor force in terms of wages in a specified past period (table 7).

Twenty-one States with a high-quarter formula—9¹⁴ with uniform duration and 12¹⁵ with variable duration—continued to use, as qualifying wages, a multiple of the weekly benefit larger than the fraction of high-quarter wages used to compute weekly benefit amount. Thus, for all workers except those receiving more than the maximum specified high-quarter earnings, these States would require earnings in more than 1 quarter of the base period.

Some interesting changes were made in the arithmetic of qualifying-wage requirements in addition to changes in minimum and maximum benefit amounts which automatically increase the minimum and maximum qualifying amounts under these for-

mulas. With the increase from 20 to 26 in weeks of uniform potential duration, New York increased the qualifying-wage requirement from 25 to 30 times the weekly benefit amount. North Dakota, though increasing uniform duration (from 16 to 20 weeks) as well as maximum weekly benefit amount (from \$15 to \$20), reduced the multiple of weekly benefit required from 30 to 28.

Delaware changed from a qualifying-wage requirement of \$200 to 30 times the weekly benefit amount (\$7-18) except for seasonal workers. Pennsylvania, which had set up its qualifying wages in benefit tables, requiring for a minimum duration of 7 weeks of benefits a varying multiple of the weekly benefit amount—from about 12½ times the \$8 minimum to 26 times the \$18 maximum—changed to a uniform requirement of 30 times the weekly benefit amount, with an increase in minimum duration to 9 weeks.

Twenty States express their qualifying wages in terms of a dollar amount. These are designated "flat" in the column describing the qualifying-wage formula in table 7. Actually the qualifying amount in these States applies only to the minimum benefit amount. Eight¹⁶ of these 20 States have an annual-wage formula. In these States the qualifying wage for the weekly and annual amounts above the minimum are specified in a table of base-period wages. In California, Connecticut, Rhode Island, and South Dakota, the qualifying amount for each specified amount of annual benefits is given in a table, and the qualifying high-quarter wages for each weekly benefit amount is given in a separate formula or table. In 8 States¹⁷ the dollar amount stated qualifies for minimum benefits; for the higher weekly benefit amounts the qualifying amount is inherent in the high-quarter wage formula; for any specified duration of benefits the qualifying amount is a function of the fraction utilized in the computation of maximum potential duration of benefits from base-period wages. In Indiana, Kansas, Michigan, and Ohio the dollar qualifying requirement is supplemented by another requirement of employment in a specified number of quarters or weeks.

States which express the qualifying amount as a flat amount also made changes. When West Virginia, with an annual-wage formula, increased the maximum amount from \$18 to \$20 and uniform duration from 16 to 21 weeks, the minimum qualifying wage was increased from \$250 to \$300, the qualifying wage for the old \$18 from \$1,250 to \$1,400, and the maximum qualifying wage (for \$20) was set at \$1,800. When Washington changed to an annual-wage formula and increased the minimum weekly benefit from \$7 to \$10 and the maximum from \$15 to \$25, qualifying wages at all levels were increased. New Hampshire, however, in increasing from 18 weeks (uniform) at \$18 to 20 weeks (uniform) at \$20, made no increase in qualifying wages. In fact, for benefit amounts of \$14-18, qualifying wages are reduced and the maximum qualifying wage of \$2,000 prevails for the new increased amount and duration. Connecticut, with a high-quarter benefit formula and a flat qualifying amount, increased the qualifying amount for minimum benefits from \$144 to \$240, with the increase in minimum benefits from \$6 to \$8 (\$12 with dependents' allowances).

Altogether 24 States increased the maximum qualifying amount in connection with increases in the maximum potential benefits. The largest increase was in Washington—from \$720 to \$2,200.

Four States which express the qualifying wage in terms of a multiple of the weekly benefit amount which is less than the figure used in the fraction of high-quarter wages have in fact only a flat qualifying wage applicable to the minimum benefit amount. Iowa, which increased the qualifying amount from 15 to 18 times the weekly benefit amount, still has a qualifying requirement which applies only at the minimum. The same situation prevails in Arkansas, with a qualifying wage of 22 times the weekly benefit amount (1/26 of high-quarter wages), and in Texas, which increased from 8 to 9 times the bi-weekly benefit (1/13 of high-quarter wages). In the District of Columbia, claimants with benefit rates of \$6-10, inclusive, must have base-period earnings equal to 25 times their weekly benefit amount; other claimants can qualify with base-period earnings of \$250, which is less than the high-quarter earnings required for benefit amounts of \$12 or more. In Virginia,

¹⁴ Georgia, Hawaii, Mississippi, Montana, New York, North Dakota, South Carolina, Tennessee, Vermont.

¹⁵ Alabama, Alaska, Colorado, Florida, Idaho, Louisiana, Maryland, Missouri, Nevada, New Mexico, Utah, Wyoming.

¹⁶ Kentucky, Maine, Minnesota, New Hampshire, North Carolina, Oregon, Washington, West Virginia.

¹⁷ Illinois, Indiana, Kansas, Massachusetts, Michigan, Nebraska, New Jersey, Ohio.

where the weekly benefit amount is 1/25 of the high-quarter earnings raised to the next higher dollar and the qualifying amount is 25 times the weekly benefit amount, claimants above the minimum need, in addition to their high-quarter earnings, only the difference between 25 times the computed weekly benefit amount and 25 times the adjusted benefit. Similarly, in Oklahoma, which changed from 22 to 20 times the weekly benefit amount, claimants whose benefit amount is not raised to the minimum automatically qualify except for the amount involved in rounding, since the weekly benefit amount is 1/20 of high-quarter earnings.

In Arizona (which retains a base period of 8 quarters, extended to include "the next to the last completed calendar quarter immediately preceding any week with respect to which benefits are payable"), the eligibility requirement may be a test of recent employment. There a claimant must have earned 14 times his weekly benefit amount in the first 3 of the last 4 completed calendar quarters—a requirement which has no effect if 1 of these 3 quarters is the quarter of highest earnings.

Special interest centers in the minimum qualifying amount because this amount determines what workers in a State are included in unemployment compensation protection and what low-wage groups are excluded, though contributions are paid on their earnings. Eleven States²⁰ increased their minimum qualifying amounts in 1945, and Nevada, North Dakota, and Oklahoma reduced these amounts. If the qualifying wage is set too high, too many workers in covered occupations will not be eligible for benefits should wartime wage levels in a State decline appreciably. If the qualifying wage is set too low, workers may be brought into the system for negligible amounts of benefits.

The relation of minimum annual benefits to minimum qualifying wages is shown in table 9. While there is a general correlation between minimum qualifying wages and annual benefits for the claimant at the minimum, there are great differences depending on the type and specifications of the benefit formula. For example, \$140 qualifies a claimant for \$35 in Idaho

and for \$100 in North Dakota, and \$300 qualifies for \$120 in Washington, \$160 in California, \$168 in West Virginia, and \$260 in New York.

Waiting Period

The trend toward reduced waiting periods continued. Seven States (California, Nevada, New York, North Dakota, Ohio, Oregon, and Pennsylvania) reduced their initial waiting periods from 2 weeks to 1 week, and Maryland eliminated its 1-week waiting period. Only 12 States²¹ retain the 2-week initial waiting period, and these States contain only 9 percent of the covered workers of the country. Maine and Vermont joined the ranks of the States which count a week of partial unemployment as the equivalent of a week of total unemployment. There remain 8 States²² (with 13 percent of the covered workers) which require an initial waiting period of 2 weeks if it is served in partial unemployment, and Iowa, which requires 4 weeks of partial unemployment.

Montana eliminated the requirement of an additional 2-week waiting period after reemployment for 13 or more weeks, and Alabama dropped the requirement of 1 week within 13 weeks preceding a compensable week (except in case of consecutive weeks of unemployment). There remain only 2 States which require additional waiting periods within a benefit year: Missouri, which requires 1 week preceding a period of unemployment but not more than 2 weeks of total unemployment in a benefit year, and Texas, which requires 1 week whenever 35 days elapse between claims.

Thus, almost three-fourths of the covered workers in the country are now covered by State laws which require only one waiting period with respect to a benefit year, and that waiting period may be a week of total or a week of partial unemployment. Twenty-two States have more stringent waiting-period requirements; in some of them, claimants may have to serve much longer waiting periods. Three States,²³ moreover, provide that the waiting period may be increased if the solvency of the fund is endangered.

²⁰ Alaska, Colorado, Georgia, Idaho, Iowa, Minnesota, Mississippi, Montana, Nebraska, Vermont, Wisconsin, Wyoming.

²¹ Alabama, Arizona, Massachusetts, Missouri (if earnings are more than \$5), New Hampshire (if earnings are more than \$2), North Carolina, Rhode Island, Tennessee.

²² Massachusetts, Oregon, Rhode Island.

Changes in Availability Requirements

All unemployment compensation laws have provided that claimants must be able to work and available for work. In 1945, 3 States—Maryland, Montana, and Nevada—modified this requirement by a provision that no claimant will be considered ineligible for failure to report at an employment office in any week of unemployment if such failure is due to an illness or disability which occurs after he has registered for work and if no work which would have been considered suitable, but for his disability, has been offered after the beginning of his disability. This provision is more limited than that in the Servicemen's Readjustment Act in that benefits may continue only until there is an offer and refusal of suitable work. It is considered that, when lack of work is the initial cause of unemployment, it continues to be the primary cause, even though illness or disability intervenes, so long as no suitable work is available for the claimant.

Minnesota modified the requirement that a claimant must be able to work and available for work by providing for payments for less than a week when claimants are unable to work or unavailable for work for part of the week. The weekly benefit amount is to be reduced one-fifth for each day that a claimant is unable to work or unavailable for work. Three other States—Illinois, Indiana, and Washington—have such a provision. In Illinois and Indiana, one-third of a week's benefit is deducted for each day of disability or unavailability. In Washington the provision is limited to unavailability; one-sixth of the weekly benefit amount is deducted for each day but a claimant who is unavailable for 3 or more days in the week is considered unavailable for the entire week.

Disqualification From Benefits

In recent years, liberalizations of the benefit formulas in the laws of many of the States have been accompanied by the adoption of increasingly restrictive disqualification provisions.²⁴ With each succeeding legislative ses-

²⁴ For a full discussion of these provisions see Clague, Ewan, and Reticker, Ruth, "Trends in Disqualification From Benefits Under State Unemployment Compensation Laws," *Social Security Bulletin*, Vol. 7, No. 1 (January 1944), pp. 12-23.

²³ Alabama, Connecticut, Delaware, Iowa, Maine, New York, Pennsylvania, Texas, Washington, West Virginia, Wisconsin.

sion, for example, more States have disqualified a claimant who left voluntarily, unless he could show good cause attributable to his employer or his employment. Moreover, in an increasing number of States he might be subject to disqualification even though he had had bona fide employment after the separation. In addition, the relatively brief postponement of benefit rights which was imposed in disqualification cases under most of the original laws has been changed in many States to a prolonged postponement or even a reduction or cancellation of such rights. It is therefore important to appraise the changes made in the disqualification provisions in 1945 in comparison with these recent trends.

Of the 36 States which have amended their unemployment compensation laws to date, only 13²⁴ have made changes in the major disqualifications, namely those for a voluntary separation, a discharge for misconduct, or a refusal of suitable work. Seven of the 13 have apparently liberalized these provisions in one or more respects, 4 have made the provisions more stringent, and in 2 States the results are mixed. Twelve of the States made some change in the length of the disqualification period or other penalty for the disqualification; 7 also made changes in the definition of disqualifying acts. Many of the States with the most drastic provisions, however, failed to amend them.

Good Cause for Voluntary Separation

Ohio and Washington removed the "attributable to the employer" limitation on the cause which may justify a voluntary separation. Iowa and Wisconsin retained the limitation but modified its severity by adding exceptions to its operation. For example, under its amended law, Iowa will not disqualify a claimant who leaves a job solely to accept better employment and remains on the new job for at least 12 weeks. In Wisconsin no disqualification will be imposed if a claimant left "for a compelling personal reason." The Wisconsin amendment, however, made other changes in this provision. For example, it omits the provision under the old law that a claimant who had

worked on a job for 12 weeks or less would not be disqualified for leaving that job if it would not have been considered "suitable work" if he had refused it. The 1945 amendments thus reduce the States which limit "good cause" to cause attributable to the employer from a high of 20 States to 18 States (with 29 percent of the covered workers), and in 2 of the 18 the provision is modified.

Most Recent Work

South Carolina and West Virginia also made changes in the grounds for disqualification. Under its previous law, South Carolina disqualified a claimant who was discharged for misconduct only if the misconduct was "connected with his most recent work." Now the disqualification can be imposed if the misconduct is found by the State commission to have constituted reasonable grounds for the discharge. Although the effect of the amendment will depend entirely on the agency's interpretation, the law itself no longer requires that the misconduct be connected with the work and could be interpreted to justify a disqualification for misconduct which bears no direct relation to the job or a disqualification of a claimant who has had employment following a discharge and whose current unemployment is due solely to a lack of suitable work. In West Virginia, on the other hand, the amended law does not permit the imposition of a disqualification for a voluntary separation or a discharge for misconduct unless the separation was from the claimant's most recent employment or the discharge by the claimant's last employing unit.

Changes in Disqualification Period

The changes in the disqualification period are mainly increases. Indiana increased the disqualification period from 3 to 5 weeks for all three causes. Minnesota increased the period of disqualification for voluntary quit and discharge for misconduct from 3 weeks to a discretionary period of 3-7 weeks but removed the cancellation of benefit rights. Oregon extended the disqualification period (2 weeks for voluntary quit, 2-5 weeks for discharge for misconduct, and 4 weeks for refusal of suitable work) by requiring bona fide employment in 2 separate calendar weeks and earnings of \$50 before a claimant may again be eligible for benefits. South Carolina

increased the disqualification period for a discharge for misconduct from a period of 1-9 weeks to 1-16 weeks.

California put all its disqualifications on the basis of the Servicemen's Readjustment Act—a 1-4 week disqualification for all causes, replacing 1 week for voluntary leaving and 1-5 weeks for discharge for misconduct and refusal of suitable work. In addition, the law gives the commissioner the discretion to impose an additional disqualification period of 8 weeks on any claimant who has been subject to successive disqualifications. Washington also limited the disqualification period for all causes to not more than 4 weeks, a reduction from the previous 1-5 weeks for suitable work and 2-5 weeks for voluntary leaving and discharge for misconduct.

Under its former law, Nebraska imposed an additional penalty on claimants already subject to a disqualification for a voluntary separation, by disqualifying them for any week in which they failed to report in person to an office of the Nebraska State employment service. This additional penalty was eliminated in the current legislative session.

Cancellation of Benefits

The remaining changes in these provisions are concerned with the reduction or cancellation of benefit rights. Provisions for reduction or cancellation were eliminated in Maryland (for all three grounds for disqualification), Minnesota (for a voluntary separation or a discharge for misconduct), Ohio (for a voluntary separation), and Wisconsin (for a refusal of suitable work). In Wisconsin, however, benefits are not payable to a claimant who has refused suitable work without good cause until he has been employed for at least 4 weeks and earned wages at least equal to 4 times his weekly benefit amount. In a period of depression, when few jobs are obtainable, this provision may amount to a complete denial of benefit rights. West Virginia, on the other hand, retained a provision for the reduction of benefit rights for all three grounds but provided for restoration of the amount of the reduction if the claimant returns to covered employment during the benefit year. North Carolina is the only State which has added a provision for the reduction of benefit rights; it applies to disqualifications for refusal of suitable work.

²⁴ California, Indiana, Iowa, Maryland, Minnesota, Nebraska, North Carolina, Ohio, Oregon, South Carolina, Washington, West Virginia, Wisconsin.

The provisions on cancellation or reduction of benefits may be summarized as follows:

Cause	Number of States	Percentage of covered workers in these States
Total.....	26	42.7
Voluntary leaving.....	17	22.0
Discharge for misconduct.....	19	30.1
Refusal of suitable work.....	21	33.0

Availability Provisions Affecting Women

In addition to these changes in the disqualification provisions, Nebraska and North Dakota amended their "availability" requirements to add what are in effect special disqualifications applicable to pregnant women. Both States had formerly disqualified women who left work because of marriage. The Nebraska law now provides also that no woman who has left her work voluntarily because of pregnancy shall be deemed to be available for work and that no woman shall be eligible for benefits for a period beginning 12 weeks prior to childbirth and ending 4 weeks after childbirth. The commissioner may require a doctor's certificate to establish the date. The amended North Dakota law includes a similar provision covering pregnant women, but permits a woman to establish her availability as a fact by a medical certification of her ability to work or her work record during previous pregnancies. The amendment eliminates the disqualification of women who leave because of marriage but, in the availability requirement, provides that a woman who, because of approaching marriage or marital obligations, leaves work voluntarily for an indefinite period to engage in the occupation of homemaker shall be considered unavailable for work until her availability is shown by evidence in addition to a registration for work. Such evidence may include (but is not limited to) a change in the conditions which led her to leave work initially, the fact that arrangements have been made for the care of the home, that there is need for her financial contribution to the home, or that she has made efforts to obtain work.

Coverage

With a few outstanding exceptions, the extension of coverage received rather tentative treatment in the 1945

legislatures; the States are awaiting action by the Federal Government before extending their laws to cover groups now exempt from taxation under the Federal Unemployment Tax Act.

Eight²⁵ States adopted amendments which extend coverage to any employers liable under the Federal act. All the amendments except that of Nevada will result in automatic coverage under the State law of any groups covered by the Federal act. Nevada provided only for the coverage of workers engaged in agriculture, domestic service, and service for non-profit organizations if the Social Security Act is amended to cover these groups.

Size of Firm

Alaska, California, and Maryland extended liability to include all employers who employ any workers in covered employment. This brings to 16²⁶ the number of States which provide unemployment insurance protection to workers regardless of the size of the establishment in which they happen to work. Among the more highly industrialized States, only California, Massachusetts, and Pennsylvania cover employers of 1 or more; 22 States,²⁷ including Michigan and Texas of the more populous States, retain the limit of 8 or more set in the Federal Unemployment Tax Act.

In Alaska, California, and Maryland, liability of the employer of 1 or more is without restriction as to the extent of the employment. Broadly, the amendments define "employer" as an employing unit which for some portion of a day has had 1 or more individuals in employment. Infrequent and isolated instances of employment come within the definition of "casual labor" listed among the employment exclusions. The California amendment makes subject any employer who pays wages in excess of \$100 during any calendar quarter to workers in covered employment.

²⁵ Alabama, Delaware, Illinois, Nevada, North Carolina, Pennsylvania, West Virginia, Wisconsin.

²⁶ Alaska, Arkansas, California, Delaware, District of Columbia, Hawaii, Idaho, Maryland, Massachusetts, Minnesota, Montana, Nevada, Pennsylvania, Utah, Washington, Wyoming.

²⁷ Alabama, Colorado, Florida, Georgia, Indiana, Iowa, Kansas, Maine, Michigan, Mississippi, Missouri, Nebraska, North Carolina, North Dakota, Oklahoma, South Carolina, South Dakota, Tennessee, Texas, Vermont, Virginia, West Virginia.

New Jersey, the only other State to make any notable extension of coverage by amendment to its size-of-firm provision, changed from coverage of 8 or more in 20 weeks to 4 or more in 20 weeks. Kansas and Nebraska retained coverage of 8 or more in 20 weeks but amended their provisions to include employers who employ a considerable number of persons for shorter periods. The Kansas amendment extends liability to employers of 25 or more persons in 1 week. The Nebraska amendment makes any employer subject if he has a pay roll of \$10,000 or more in any calendar quarter.

Maritime Employment

The largest number of changes in coverage amended or deleted the exclusion of maritime employment in 13 States. Seven extended coverage to all or some maritime workers immediately; 6 States made coverage contingent upon action by Congress or by other States. New Jersey authorized the State's entering into reciprocal arrangements on maritime coverage with other States. Georgia authorized the adoption of rules and regulations voiding the exclusion if and when appropriate because of action by other States. Alabama and North Carolina will cover maritime workers when maritime employers are subject to the Unemployment Tax Act. Wisconsin's amendment is contingent upon both Federal extension and reciprocal agreements with other States on maritime coverage. Texas authorized the commission to enter into reciprocal arrangements with other States or the Federal Government whereby services on vessels engaged in interstate or foreign commerce for a single employer, wherever performed, may be covered under the Texas law.

Pennsylvania's amendment gives broad coverage; it not only limits the exclusion to service performed as an officer or member of the crew of a vessel not an American vessel but covers an individual's entire service as an officer or member of an American vessel, wherever performed and whether in interstate or foreign commerce, if the operating office from which the American vessel is ordinarily controlled is in Pennsylvania. The Illinois amendment permits coverage of officers and members of the crew of an American vessel, and the agency has begun making coverage

determinations. Ohio adopted a provision which extends coverage to Great Lakes seamen on a seasonal basis. The season runs for 40 calendar weeks beginning with the fourth Sunday in March. There are special benefit qualifications, with the seamen's benefit rights limited to wage credits earned in the season. Iowa and West Virginia extended coverage to workers engaged in river traffic by deleting their exclusions.

Oregon and Washington made provision for coverage of maritime workers who are not engaged primarily in interstate or foreign commerce. The Washington law covers services performed as an officer or member of a crew of a vessel or other craft having its home port in the State, operated by an employer of the State, and primarily engaged in navigation of the territorial waters of the State. Moreover, the amendment will permit coverage of the workers in interstate and foreign commerce when and "to the extent that permission is given by the Congress of the United States." Oregon provides similar coverage with the significant exception that the services of officers and members of crews of vessels primarily engaged in the transportation of fish or fishery products are excluded; its amendment does not provide for more extended coverage in the event of congressional action.

The new legislation increases to 28 the number of States which provide, or are ready to provide, some maritime coverage. Nineteen States now provide limited or broad coverage, 3 additional States are ready to enter into special arrangements with other States on maritime coverage, and 6 States will cover maritime workers if and when maritime employers are made subject to the Federal Unemployment Tax Act. These include 3 States which make specific reference to maritime coverage in the event of congressional action and 3 with amendments which extend coverage to any groups subject to the Federal tax. Of the 23 States retaining an over-all maritime exclusion, 10 are coastal States, 1 is on the Great Lakes, 1 on the Ohio River, and 1 on the Mississippi.

Other Excepted Services

Extension of coverage in other areas of employment was limited.

Service for State and local governments.—Maryland, Nevada, and Washington adopted amendments af-

fecting government employees. The Washington amendment ensured coverage of services performed for public utility districts and public power authorities by specifying that the exclusion of governmental services did not apply to these groups. Maryland extended the right of elective coverage to the State, the city of Baltimore, any political subdivision, and to any instrumentality wholly owned by such government groups. Excepting elected officials, Nevada extended the right of elective coverage to all departments of the State government and to the subdivisions of the State.

Service for nonprofit organizations.—Only Hawaii extended coverage to employees of nonprofit organizations. Since the deleted exclusion was rather comprehensive, the increased coverage is significant. It includes employees of any community chest, fund, or foundation organized and operated exclusively for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to animals. The clergy and members of religious orders are still excluded.

Agriculture and domestic service.—No advance was made in the extension of coverage to either agricultural labor or domestic workers. New Hampshire joined the list of States—now 31 in all—which have adopted for purposes of exclusion the definition of agricultural labor in the Federal act.

Financial Amendments

Amendments to Fund Provisions

Indiana and Wisconsin deleted their reserve-account provisions and provided that all moneys in the unemployment fund be mingled and undivided. These changes reduced to 4 the number of reserve-account States and increased to 47 the pooled-fund States. The change was made in anticipation of the effect, during the postwar period, of the requirement in the Federal Unemployment Tax Act that no reduced rate may be permitted to a reserve account unless the balance in the account amounts to not less than 5 times the largest amount of compensation paid from the account within any 1 of the 3 preceding years. It was feared that benefit payments following the termination of war contracts might rise to a point which would result in unduly sharp and arbitrary increases in rates of many em-

ployers even though ample funds were available to meet all benefit requirements.

Experience Rating

New York adopted experience rating of employers, thus bringing to 45 the number of States with such provisions. The New York provision, however, departs from all precedents. It provides for the distribution of a "surplus" in the form of credits against the tax for the ensuing year. A "surplus" exists only if, at the close of the fiscal year, the balance in the unemployment fund is at least 10 percent in excess of 4 times the amount of contributions collected in the preceding year. The distribution is limited to 60 percent of the "surplus" and is made in accordance with relative risk of unemployment. The factor used to measure this risk is a combination of annual pay-roll declines, quarterly pay-roll declines, and the number of years the employer has been contributing to the fund. In the final experience-rating index, greatest weight is given the experience with annual pay-roll declines, on the theory that these declines reflect changes in the general level of business activity and cause the greatest drain on the fund. Next in weight are the quarterly pay-roll declines, which reflect irregular and seasonal unemployment. Still less weight is given for the number of years (up to 8) during which the employer has been contributing to the fund, on the theory that the risk of unemployment is greater during the early years of a business because the mortality rate among new firms is high.

The taxable pay roll over a period of 3 years is used in measuring the annual declines, and total remuneration over the same period is used in measuring the quarterly declines. The use of factors which are in no way related to the benefit experience of individual workers does away with the problems inherent in attempts to identify the employer who is to be "charged" with the benefits. It also should lessen the number of contests over claimants' right to benefits.

Noncharging of Benefits

A few amendments excepted certain benefit payments from charging to employers' accounts under the experience-rating provisions of State laws. Maine, Minnesota, and West Virginia adopted exceptions relating to dis-

qualifications. In Maine, no charges will be made if benefits are paid to an individual who was separated from his last employer because of misconduct in connection with his employment, if he left voluntarily without good cause attributable to his last employer, or if, without such good cause, he refused reemployment in suitable work when offered by his last employer. Minnesota, while excepting charges for discharges for misconduct and voluntary quits in similar circumstances, went beyond the Maine amendment in listing personal or other causes which should be considered in noncharging, such as separation because of illness or pregnancy, assuming the duties of a housewife, or a labor dispute. The West Virginia amendment relates to benefits paid following a period of disqualification when the cause for the disqualifying act is not attributable to the employer.

As an incentive for the employment of handicapped workers, Delaware adopted an amendment which exempts from charges benefits paid to a handicapped worker who becomes unemployed during a 90-day period of probationary employment. Georgia, Maine, and Minnesota adopted amendments which exempt from charges benefits paid to ex-servicemen on the basis of frozen wage credits.

War-Risk Provisions

Georgia and Kansas adopted war-risk contributions for the first time, and Wisconsin adopted a provision which makes permanent the policy of an added tax in cases of rapid business expansion.

The Georgia provision is effective for the years 1945 and 1946. It imposes a rate of 2.7 percent on that portion of the employer's taxable pay roll which is in excess of 300 percent of his 1941 taxable pay roll or of \$150,000, whichever is greater. The Kansas provision, effective on and after January 1, 1945, imposes the 2.7-percent rate on employers who have pay rolls of \$500,000 or more, if the pay rolls have increased 300 percent or more over their 1940 pay rolls. The war-risk provision in Wisconsin expires at the close of 1945. The amendment, which adds 0.5 percent to an employer's contribution rate if his pay roll is \$50,000 or more and has increased 20 percent or more over the prior year's pay roll, will become ef-

fective in 1947 on the basis of increases in the 1946 pay rolls.

Several other States amended their war-risk provisions. Both the Iowa and Maryland amendments excluded certain employers from liability for the war-risk tax. In Iowa the exemption was extended from employers with pay rolls of \$30,000 or less to employers with pay rolls of \$200,000 or less. In Maryland all employers with pay rolls of \$50,000 or less are now exempt. Ohio extended the life of its provision from December 1945 to December 1947.

No action was taken to extend the life of the war-risk provisions of Alabama, Illinois, Iowa, and Missouri. The Missouri provision is not effective after June 30, 1945. The Illinois and Iowa provisions will expire on December 31, 1945, and the Alabama provision, on March 31, 1946. Therefore, in the absence of further legislative action, after March 31 of next year the number of States with these special revenue provisions will be reduced from 12 to 8.

Voluntary Contributions

Iowa joined the growing list of pooled-fund States which make provision for voluntary contributions. The idea of voluntary contributions developed in the reserve-account States. Under the principles inherent in reserves maintained by individual employers for the payment of benefits to their unemployed workers, the condition of the reserve was of primary importance. Whether the necessary balance in the account was maintained by voluntary contributions or by required contributions seemed immaterial. All reserve-account States²² therefore made provision for voluntary contributions.

Some pooled-fund States with the reserve-ratio type of experience-rating systems have adopted the idea. Their laws permit the payment of voluntary contributions even though the maintenance of individual reserves at a specified level is not essential to the payment of benefits. The incentive for the payment of voluntary contributions is none the less present, since such contributions increase the credit side of an employer's experience-rating ledger with the result

that the cost of the voluntary contributions may be more than offset in a lower tax rate for the ensuing year.

Minnesota, which bases contribution rates on the ratio of benefits to pay roll, is the first State which does not use contributions in its experience-rating formula to adopt voluntary contributions. The amendment, which allows the payment of such contributions, represents another attempt to combine reserve-account and pooled-fund philosophies. It permits an individual employer to pay the equivalent of the amount received by his workers in benefits whenever the benefits are less than \$300 during the 3-year period used for the rate computation. When he has made such a payment, the charges against his account will be canceled and he will be assigned the minimum contribution rate for the ensuing year.

Before the 1945 legislative sessions, 4 pooled-fund States²³ had such provisions. The number is now increased to 8 because of the new provisions adopted in Iowa and Minnesota and the shift of Indiana and Wisconsin from reserve-account to pooled-fund systems.

Establishment of Special Administrative Funds

Thirteen States²⁴ created new special funds for the deposit of interest and penalties on past-due contributions, thus freeing these particular revenues from the requirement of the Social Security Act and the Internal Revenue Code that all money withdrawn from the unemployment fund of the State shall be used solely in the payment of benefits, and making available to the agency an administrative fund free from the controls of title III. Colorado, Kentucky, Missouri, and Wisconsin already provided special funds. The Wisconsin law requires a special contribution of 0.2 percent to its administrative fund but authorizes the commission to lower the tax in accordance with the relative cost of services rendered by the commission to different classes of employers. Since July 1, 1938, no contribution has been required. The Missouri special fund was established on July 1, 1941, for the deposit of in-

²² Colorado, Missouri, Ohio, South Carolina.

²³ California, Georgia, Illinois, Indiana, Kansas, Maine, Maryland, Minnesota, Montana, Nevada, Pennsylvania, Texas, West Virginia.

²⁴ For the calendar year 1944 the laws of Indiana, Kentucky, Nebraska, North Carolina, South Dakota, and Wisconsin were certified by the Social Security Board as meeting reserve-account requirements.

terest, penalties, and voluntary contributions. Its purpose was to meet administrative costs which could not properly be charged to title III funds.

On the whole the new funds follow the Missouri precedent. Illinois, Kansas, and West Virginia limit the deposits to their special funds to interest on contributions. All others include interest and penalties. Indiana and Maine add voluntary contributions, and Minnesota and Montana, special legislative appropriations. California and Georgia add fines.

The specific purposes to be served by the funds show relatively little variation. In general the money is to

be used (1) to meet administrative costs which are not properly chargeable against Federal administrative grants or other funds; (2) to replace Federal administrative funds which have been lost or expended for purposes which the Social Security Board does not consider necessary for proper and efficient administration; (3) to use as a revolving fund in advance of the receipt of an administrative grant; and (4) to refund interest and penalties which have been erroneously collected.

The Minnesota provision specifies that the funds may be used to match Federal funds made available for the employment service. California es-

tablished its fund to pay refunds of workers' contributions on wages in excess of \$3,000 and to provide for emergency administrative costs. In Illinois, Indiana, Maine, and West Virginia the special fund is, in effect, a cash account for meeting emergencies. As the fund grows, any excess is transferred to the unemployment fund—in Maine, any amount in excess of \$1,000 at the close of the fiscal year, and in Indiana, any amount in excess of \$10,000 at the close of any quarter. In Illinois, only a part of the interest collected in the third quarter of each calendar year, as necessary to raise the total amount to \$10,000, is deposited in the special fund.

(Continued from page 1)

ministered by the Social Security Board. Of these, \$431 million is for Federal grants to States for old-age assistance, aid to the blind, and aid to dependent children, and \$32 million is for grants to States to meet the costs of administering State unemployment compensation laws. The remainder represents salaries of Board personnel and miscellaneous expenses. The act includes a provision that jurisdiction over the employment services transferred to the U. S. Employment Service shall be returned to the States within 3 months after the termination of hostilities in the war with Japan.

Chairman Reappointed

The reappointment of Arthur J. Altmeyer, of Wisconsin, as a member of the Social Security Board for the 6-year term expiring August 13, 1951, was confirmed by the Senate on July 18. Mr. Altmeyer has been a member of the Board since its establishment and Chairman since February 1937.

Great Britain Adopts Family Allowances

Payment of cash allowances to British families "for the benefit of the family as a whole" was assured with the enactment of the Family Allowances Act on June 15. Families will receive 5s. a week on behalf of each child in the family except the first or only child, without regard to family income. The allowances will be taxable as income. Servicemen, disabled veterans, and civilians with war disabilities will receive the new allow-

ances in addition to their present ones, but the new allowances will supplant, with respect to every second and subsequent child, the supplementary allowances paid under the existing systems of workmen's compensation, unemployment insurance, and contributory pensions. Payments are to be financed from general revenues, rather than contributions, and administered by the Minister of National Insurance. The total cost in the first full year of operation is estimated at about £57 million.

The new allowances are paid for children up to the maximum age for compulsory school attendance or until age 16 if the child attends school regularly or is an apprentice. In general, step-children, legally adopted children, or other children maintained by a family are included. The bill presented to Parliament specified that, when a man and wife are living together, the allowance should belong to the man but be payable to either parent; after lively debate, the provision was amended to state that the allowance can be drawn by either parent but belongs to the mother.

Family allowances were proposed by Sir William Beveridge as one means of attaining a national minimum income, which "cannot in practice be secured by a wage system" since wages "must be based on the product of a man's labour and not on the size of his family." The Government included family allowances in its White Paper on Social Insurance as an integral part of a comprehensive social security plan, of which this is the first part to be introduced. A National In-

surance (Industrial Injuries) Bill, implementing the Government's proposals for a system of workmen's compensation coordinated with the general insurance system, was sent to Parliament in June, but no action was taken before Parliament adjourned for the general election.

Children and the Future

Pointing out that the Nation's security rests on the opportunities it affords to its children, the National Commission on Children in Wartime has submitted to President Truman a comprehensive report and plan on Building the Future for Children and Youth. The Commission, which was appointed by the Federal Children's Bureau and includes leaders in fields of health, welfare, education, and labor, recommends that expenditures under the Social Security Act for maternal and child health and crippled children be increased immediately by at least \$75 million. Ultimately Federal cooperation in financing these health services and in providing child welfare services, which should be a part of the program of State and local public welfare departments, should assure full scope and availability of such services to children throughout the country. The Commission also believes that interests of children should be safeguarded by extending and improving aid to dependent children, general assistance, old-age and survivors insurance, disability insurance, and unemployment insurance. It urges Federal aid to education and the strengthening of child-labor legislation.

Public Assistance

Public Assistance Terms

Public assistance programs provide aid to families or persons on the basis of need and usually also on the basis of other eligibility conditions. Public programs providing allowances or benefits to persons for reasons other than need are not considered to be public assistance. Types of assistance include the special types of assistance and general assistance.

Special Types of Public Assistance

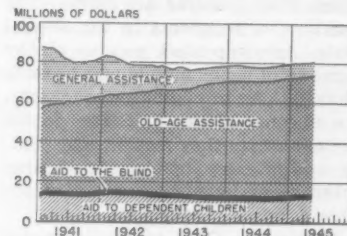
Old-age assistance, aid to the blind, and aid to dependent children are designated as special types of public assistance because they aid special groups of needy persons. These categories of persons are broadly defined by the assistance titles of the Social

Security Act and are specifically defined for each State by State law and administrative regulation.

Data presented in the monthly series are for programs administered under plans approved by the Social Security Board for Federal financial participation and for similar programs in States in which the only public program for the particular category is administered without Federal funds. As of June 30, 1945, 51 States had plans approved by the Social Security Board for old-age assistance; 49 States, for aid to dependent children; and 46 States, for aid to the blind. Data exclude a few small programs similar in type, financed from State or local funds only but administered concurrently with State-Federal programs.

Recipients.—Data on recipients of old-age assistance and aid to the blind

Chart 1.—Public assistance in the United States, January 1941–May 1945



represent the number of persons to whom payments are made for a specified month. It is the practice in a number of States to give a single payment of old-age assistance to a man and his wife when both are eligible for assistance. Only one is reported as a recipient, however, and the count of recipients is therefore not strictly comparable from State to State. Data on recipients of aid to dependent children are shown in terms of (a) the children on whose behalf pay-

Table 1.—Public assistance in the United States, by month, May 1944–May 1945¹

Year and month	Total	Old-age assistance	Aid to dependent children		Aid to the blind	General assistance	Total	Old-age assistance	Aid to dependent children		Aid to the blind	General assistance
			Families	Children					Families	Children		
	Number of recipients						Percentage change from previous month					
1944												
May		2,095,855	262,582	656,315	72,877	266,000		-0.4	-0.6	-0.5	-0.3	-2.8
June		2,086,943	260,224	651,432	72,817	258,000		-4	-9	-7	-1	-2.9
July		2,080,883	255,945	641,350	72,768	255,000		-3	-1.6	-1.5	-1	-1.3
August		2,075,371	253,238	636,651	72,640	254,000		-8	-1.1	-7	-2	-4
September		2,070,432	252,363	635,174	72,553	254,000		-2	-3	-2	-1	+1
October		2,069,203	251,469	633,405	72,465	254,000		-1	-4	-3	-1	(2)
November		2,067,648	251,653	633,778	72,377	255,000		-1	+1	+1	-1	+3
December		2,065,891	253,681	638,882	72,301	258,000		-1	+8	+8	-1	+1.4
1945												
January		2,059,200	254,728	642,116	72,145	260,000		-3	+4	+5	-2	+6
February		2,052,886	255,288	643,800	71,893	258,000		-3	+2	+3	-3	-5
March		2,048,804	256,075	646,184	71,653	258,000		-2	+3	+4	-3	(2)
April		2,044,125	256,040	646,726	71,497	252,000		-2	(1)	+1	-2	-2.5
May		2,040,720	255,986	646,821	71,304	238,000		-2	(2)	(2)	-3	-5.7
	Amount of assistance						Percentage change from previous month					
1944												
May	\$78,163,977	\$57,474,170	\$11,257,101	\$2,086,706	\$7,346,000	-0.2	+0.1	-0.6		+0.5	-2.1	
June	77,997,224	57,493,529	11,223,235	2,091,470	7,189,000	-2	(2)	-3		+2	-2.1	
July	77,853,223	57,651,634	11,136,863	2,101,726	6,963,000	-2	+3	-8		+5	-3.1	
August	78,040,093	57,852,949	10,978,659	2,107,485	7,101,000	+2	+3	-1.4		+3	+2.0	
September	78,074,438	57,895,855	11,067,866	2,108,717	7,002,000	(2)	+1	+8		+1	-1.4	
October	78,736,323	58,188,918	11,198,912	2,112,493	7,236,000	+8	+5	+1.2		+2	+3.3	
November	79,211,700	58,502,094	11,306,971	2,117,635	7,285,000	+6	+5	+1.0		+2	+7	
December	79,830,755	58,721,758	11,560,642	2,119,355	7,429,000	+8	+4	+2.2		+1	+2.0	
1945												
January	79,978,647	58,736,811	11,635,258	2,120,578	7,486,000	+2	(2)	+6		+1	+8	
February	79,807,504	58,693,475	11,741,844	2,122,185	7,250,000	-2	-1	+9		+1	-3.2	
March	80,359,506	58,856,086	11,903,031	2,120,389	7,480,000	+7	+3	+1.4		-1	+3.2	
April	80,194,852	59,062,020	11,987,830	2,119,002	7,026,000	-2	+3	+7		-1	-6.1	
May	80,897,190	59,825,946	12,037,798	2,123,446	6,910,000	+9	+1.3	+4		+2	-1.7	

¹ Partly estimated and subject to revision. For monthly data prior to 1944 for continental United States, see the *Bulletin*, February 1944, p. 27. Beginning with March 1945 *Bulletin*, data cover 51 jurisdictions. Excludes programs administered without Federal participation in States administering such programs con-

currently with programs under the Social Security Act.

² Increase of less than 0.05 percent.

³ Decrease of less than 0.05 percent.

ments of this type of aid are made and (b) the number of families in which these children are living. The numbers of recipients in the several States are imperfect gauges of the numbers of needy individuals, because of variations in eligibility conditions, the unequal ability of States to aid persons whom they recognize as eligible, and different choices as to whether coverage or payments are to be cut when funds are inadequate.

Payments.—Data represent money payments for a specified month made to or on behalf of recipients and charged by the State or local agency to the specified type of assistance. State differences in payments may result from divergent standards of assistance; from different practices in meeting family need; from the existence in some States of barriers to meeting need in full; or from differences in the extent to which medical needs are met through the money payment. Expenditures for medical care, hospitalization, and burial paid directly to the suppliers of these services are excluded.

General Assistance

General assistance is administered and financed by State and/or local

governments and is designed to aid individuals and families when their needs are not otherwise met. General assistance is variously called general relief, home relief, direct relief, indigent aid, and so on. It excludes programs that limit coverage to special groups, such as statutory veterans' relief or foster-family care to children, but it may include programs limiting coverage on the basis of employability. Since the unifying influence of Federal participation is lacking in general assistance, variations in State and local practices affect the comparability of general assistance data even more than data for the special types of assistance.

Cases.—Data represent the number of cases receiving general assistance. The unit of count is on a monthly basis and follows the administrative practice of the agency. Two families in a single household may be regarded as a single case by one agency and as two cases by another agency. The number of cases is increased in some States by the practice of supplementing inadequate payments of the other types of assistance, whereas in other States none or very few of the recipients of the special types of public assistance also receive general assistance. Cases

that receive only medical care, hospitalization, or burial are excluded.

Payments.—Data include payments to cases in cash or in kind and orders on vendors for goods or services given directly to general assistance cases. The practice of supplementing other types of assistance by general assistance reduces the average payment of general assistance in States where this occurs. A high rate of turnover of case loads or short payment periods also increases the number of small payments of general assistance in a jurisdiction and likewise reduces the average payment. Amounts for medical care, hospitalization, or burial are excluded except when allowances for such purposes are included in cash payments to cases.

Interrelationships of Data for Different Types of Assistance

Because some recipients receive more than one type of assistance, the total number of recipients of public assistance in a State may be smaller than the sum of the recipients of the various types. Although the total payments of public assistance in a State (exclusive of any payments to vendors for medical care, hospitalization, and burial) is the total of the

Table 2.—Old-age assistance: Recipients and payments to recipients, by State, May 1945¹

State	Number of recipients	Payments to recipients		Percentage change from—				State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	April 1945 in—		May 1944 in—				Total amount	Average	April 1945 in—		May 1944 in—	
				Number	Amount	Number	Amount					Number	Amount	Number	Amount
Total..	2,040,720	\$59,825,946	\$29.32	-0.2	+1.3	-2.6	+4.1	Mo.....	100,615	\$2,341,002	\$23.27	-0.1	+0.3	-3.0	+3.1
Ala.....	31,806	496,803	15.62	+4	+2	+12.4	+10.4	Mont.....	10,776	353,013	30.90	-4	+2	-4.4	+2.1
Alaska.....	1,313	45,061	34.32	-4	+5	-5.9	+1.5	Nebr.....	24,208	693,563	28.65	-4	(?)	-4.9	+5.1
Ariz.....	9,472	364,974	38.53	-2	-1	-6	-2	Nev.....	1,917	73,607	38.40	0	+1	-4.2	-3.1
Ark.....	28,204	507,217	17.98	-6	-5	+4.8	+13.5	N. H.....	6,552	195,639	29.86	-1	+1.0	-1.7	+6.6
Calif.....	157,577	7,455,363	47.31	(?)	(?)	-1	+1	N. J.....	23,721	750,694	31.65	-6	+1	-6.7	+5.0
Colo.....	40,564	1,676,748	41.34	-4	-4	-1.4	-1.1	N. Mex.....	5,764	184,864	32.08	+1.4	+6	+10.7	+9.3
Conn.....	13,895	512,424	36.88	-1	+9	-2.5	+5.7	N. Y.....	103,811	3,543,287	34.13	-4	-1.9	-4.5	+3
D. C.....	1,319	20,283	15.38	-1.3	-8	-14.8	-8.9	N. C.....	32,743	404,788	12.36	+2	+1.2	-3.2	+7.5
D. C.....	2,441	77,575	31.78	-1.0	-4	-12.3	-5.1	N. Dak.....	8,755	293,031	33.47	(?)	+1.1	-1.2	+22.9
Fla.....	40,586	1,169,019	28.80	+4	+6	+8.3	+27.3	Ohio.....	118,718	3,533,696	29.77	-4	-1	-5.5	-1.1
Ga.....	66,515	757,288	11.39	-1	+2	-3.7	+1.0	Okl.....	77,841	2,367,005	29.13	+4	+8	+1.3	+12.7
Hawaii.....	1,433	32,489	22.67	0	+7	-4.5	+8.5	Oreg.....	19,953	697,713	34.97	+4	+7	+2.3	+9.5
Idaho.....	9,671	292,313	30.23	-4	-4	-2.6	-4.5	Pa.....	82,865	2,471,822	29.83	-2	+6	-3.3	+1.2
Ill.....	121,900	3,878,069	31.81	-4	+3	-7.2	-4.2	R. I.....	7,229	242,726	33.58	-1	+7	+4	+7.8
Ind.....	55,826	1,417,621	25.53	-7	-1	-6.6	-6	S. C.....	21,412	302,002	14.10	+5	+9	+1.5	+2.4
Iowa.....	49,361	1,553,390	31.47	-3	+3	-4.3	+7.0	S. Dak.....	12,716	310,500	24.42	-2	+4	-3.7	+1.0
Kans.....	28,123	806,859	28.69	+1	+2	-2.0	+3.0	Tenn.....	38,030	611,170	16.07	-1	-1	-1.1	-3.2
Ky.....	48,746	356,981	11.43	-1.2	-9	-10.4	-5.9	Tex.....	169,189	4,038,443	23.87	-1	+2.8	-3.2	+8.8
La.....	36,443	853,771	23.43	+1	+1.2	-1.1	+5.2	Utah.....	12,877	493,988	38.36	-6	+2.8	-3.5	+7.8
Maine.....	14,917	439,269	29.45	-2	+5	-1.6	+9.6	Vt.....	5,159	113,171	21.94	-5	(?)	-4	+9.3
Md.....	11,623	321,184	27.63	-1	+5	-6.7	+1.9	Va.....	15,096	205,825	13.63	-2	-7	-7.2	+3.1
Mass.....	74,726	3,198,308	42.80	-2	(?)	-2.4	+5.0	Wash.....	60,391	2,888,253	47.83	+1.0	+27.2	+1	+27.3
Mich.....	84,460	2,573,328	30.47	-2	+2	-1.7	+3.3	W. Va.....	18,535	333,557	18.00	-2	-6	+3	+1.9
Minn.....	55,082	1,650,685	29.97	-4	(?)	-4.5	+1.2	Wis.....	45,154	1,307,239	28.95	-5	-1	-5.2	+4
Miss.....	27,617	422,846	18.31	-3	+5	+9.3	+66.8	Wyo.....	3,373	114,850	34.05	-1	+1	+2.3	+7.6

¹ For definitions of terms, see pp. 27-28. All data subject to revision.

² Increase of less than 0.05 percent.

³ Decrease of less than 0.05 percent.

amounts for the various types, the average amount of total assistance per recipient cannot be ascertained.

May Changes in Program Relationships

The effects of different State procedures are illustrated by some of the State changes in recipients and payments shown in tables 2-5. They il-

lustrate also the interrelationships among programs, especially between the special types of assistance and general assistance.

A decrease from April to May of 69 percent in the number of recipients of general assistance in Washington, for example, greatly exaggerates the actual decrease in the total number of persons receiving public assistance. Most of the decrease in recipients and more than half of that in payments

for general assistance in this State resulted from changes in agency procedures made possible by changes in legislation. Until May, the State had had a \$40 maximum on payments of old-age assistance but had given supplementary payments of general assistance up to \$5 to aged recipients living alone with no or very limited resources. The removal of the maximum and the new legal requirement that assistance plus income be at least

Table 3.—Aid to dependent children: Recipients and payments to recipients, by State, May 1945¹

State	Number of recipients		Payments to recipients		Percentage change from—					
	Families	Children	Total amount	Average per family	April 1945 in—			May 1944 in—		
					Number of—		Amount	Number of—		Amount
					Families	Children		Families	Children	
Total.....	255,986	646,821	\$12,037,798	\$47.03	(¹)	(¹)	+0.4	-2.5	-1.4	+6.9
Total, 49 States ²	255,890	646,597	12,034,308	47.03	(¹)	(¹)	+4	-2.5	-1.4	+6.9
Alabama.....	5,068	13,988	126,900	25.04	+0.5	+0.3	+1	+9.9	+11.1	+14.1
Alaska.....	31	66	1,660	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)
Arizona.....	4,428	4,129	56,573	39.62	-5	-8	(¹)	-1	+9	+3.8
Arkansas.....	4,702	12,325	134,708	28.66	-8	-9	-9	-2.9	-2.9	+4.1
California.....	6,510	16,441	525,710	80.75	(¹)	(¹)	+4	-4.4	-5.1	+3.5
Colorado.....	3,272	8,944	172,050	52.38	-3	-8	+3.4	-7.7	-5.1	+37.3
Connecticut.....	1,889	5,064	155,138	78.00	+1.0	+1.0	(¹)	+9.6	+19.7	+29.3
Delaware.....	270	774	17,922	66.38	+7	+1.2	+3.2	+9.3	+12.8	+19.7
District of Columbia.....	606	1,920	36,280	59.87	+7	+5	-2	+2.5	+8.2	+23.3
Florida ³	5,334	13,163	178,046	33.38	+3.3	+3.5	+3.5	+78.9	+90.1	+108.4
Georgia.....	3,964	9,908	98,688	24.89	-9	-4	-9	-5	+2.1	+6
Hawaii.....	512	1,567	29,953	58.50	0	(¹)	+9	-8.5	-10.9	+3
Idaho.....	1,222	5,313	44,983	36.77	-2.2	-3.8	-3.7	-18.6	-13.8	-19.6
Illinois.....	19,831	47,407	986,199	49.78	+1	+3	+5	-7.9	-6.1	+38.7
Indiana.....	6,170	14,298	223,355	36.20	-2.3	-1.8	-2.0	-18.7	-16.0	-14.0
Iowa.....	3,090	7,727	84,242	27.26	-8	0	-5	+2.0	+2.6	+3.6
Kansas.....	2,924	7,376	141,999	48.56	-8	-9	-1	-17.0	-17.8	-11.4
Kentucky ⁴	4,723	12,714	102,876	21.78	-2	(¹)	-3	+17.6	+14.0	+15.6
Louisiana.....	9,172	23,597	404,844	44.14	(¹)	-1	+2.0	-9.2	-8.3	+1.1
Maine.....	1,325	3,723	84,349	63.66	+1	-1	+2	-8.2	-6.7	+2.5
Maryland.....	2,857	8,219	107,542	37.64	+1	(¹)	+7	-8	+6	+2.8
Massachusetts.....	7,170	17,702	577,261	80.51	-1	+2	+6	+5	+1.1	+6.8
Michigan.....	12,579	30,354	768,037	60.26	+3	+3	+3	-3.6	-2.8	-3.0
Minnesota.....	4,825	12,142	201,810	41.83	-1.3	-1.3	-1.0	-13.7	-2.2	-9.6
Mississippi.....	2,817	7,224	72,834	25.86	-2	+2	(¹)	+1.1	+1.9	+25.0
Missouri.....	10,869	27,930	365,404	33.62	+1	+4	+3	-1.9	+2.0	+6
Montana.....	1,310	8,308	50,754	43.32	-2	-3	+25.5	-13.4	-11.9	+13.0
Nebraska ⁵	2,262	8,296	74,454	32.92	-2.0	-2.0	(¹)	-20.6	-19.7	-19.7
Nevada.....	65	189	1,840	28.31	(¹)	(¹)	(¹)	(¹)	(¹)	(¹)
New Hampshire.....	751	1,868	51,376	68.41	+2.7	+2.8	+2.6	+8.7	+5.7	+32.2
New Jersey.....	3,260	8,096	188,762	57.90	-1.9	-1.9	-1.2	-15.2	-12.5	+3.3
New Mexico.....	2,470	6,782	97,690	39.54	+3.6	+2.5	+2.7	+13.1	+7.3	+24.2
New York.....	18,678	43,448	1,363,497	73.00	-1	-2	-1.5	+3	+2.2	+3.4
North Carolina.....	6,130	15,656	149,923	24.46	(¹)	+3	+1.3	-6.5	-1.7	+9.0
North Dakota.....	1,489	4,135	81,907	55.01	-7	-7	+4	-10.9	-9.9	+16.2
Ohio.....	7,504	20,367	406,188	54.13	-7	-7	-1.1	-9.7	-8.5	-3.4
Oklahoma.....	14,706	35,051	490,403	33.35	+7	+8	+7	+8.4	+7.1	+6.5
Oregon.....	1,245	3,024	98,337	78.99	+1.3	+1.3	+1.7	+4.3	+3.5	+15.2
Pennsylvania.....	21,985	58,494	1,372,062	62.41	-1	(¹)	+1.9	-6.9	-5.8	+10.9
Rhode Island.....	1,231	3,153	82,677	67.16	+1.3	+7	+7	+12.5	+9.9	+17.8
South Carolina.....	3,679	10,767	88,959	24.19	+5	+4	+8	+6.7	+4.9	+11.1
South Dakota.....	1,462	3,360	57,929	39.62	+7	+9	+1.7	-4.7	-6.3	+18.0
Tennessee.....	11,052	28,771	332,654	30.10	-1	(¹)	-2	+1	+1.3	-2.1
Texas.....	10,958	23,928	227,823	20.79	+2	+1	+2	+5.4	+4.7	+3.7
Utah.....	1,856	4,913	135,922	73.23	+4	+1	-3	-3.1	-4.4	-1
Vermont.....	574	1,476	19,838	34.56	+9	+8	+1.4	-1.0	+1	+3.3
Virginia.....	3,459	9,802	101,523	29.32	-1.0	-1.2	-4	-7.9	-7.6	+0.8
Washington.....	3,491	8,929	309,240	85.58	+1.2	+1.3	+2.7	+5.8	+6.1	+15.8
West Virginia.....	7,091	19,763	232,013	32.72	+7	+8	+3	+1.9	+3.8	+3.6
Wisconsin.....	6,722	13,866	312,448	54.60	-1.1	-1.1	-1.1	-15.3	-14.7	-6.2
Wyoming.....	299	825	14,516	48.55	-1.0	-1.4	-1.3	-20.7	-17.9	-12.1

¹ For definitions of terms, see pp. 27-28. Figures in italics represent programs administered without Federal participation. Data exclude programs administered without Federal participation in Florida, Kentucky, and Nebraska, which administer such programs concurrently with programs under the Social Security Act. All data subject to revision.

² Under plans approved by Social Security Board.

³ Decrease of less than 0.05 percent.

⁴ Increase of less than 0.05 percent.

⁵ Not computed. Average payment not calculated on base of less than 50 families; percentage change, on less than 100 families.

⁶ For description of concurrent program, see the *Bulletin*, April 1945, p. 26.

⁷ Not computed; data for April estimated.

\$50 not only made it possible to make total payments from one category of funds instead of two, but also increased the total payments to the

aged persons whose total income had previously been less than \$50. The State's average payment of old-age assistance rose nearly \$10. The elimi-

nation of the supplementary payments of general assistance, which averaged less than \$5 in April, left the average payment of general assistance

Table 4.—General assistance: Cases and payments to cases, by State, May 1945¹

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	April 1945 in—		May 1944 in—	
				Num-ber	Amount	Num-ber	Amount
Total ²	238,000	\$6,910,000	\$29.09	-5.7	-1.7	-10.6	-5.9
Ala.	3,095	43,329	14.00	-2	+3	+15.4	+17.7
Alaska	137	4,460	32.55	+5.4	+32.0	+15.1	+31.5
Ariz.	1,571	35,629	22.68	-1.9	+1.2	-28.1	-43.9
Ark.	2,646	31,110	11.76	-1.2	-4	-9.3	-2
Calif.	11,313	426,054	37.66	-1.5	+4	-7	+12.6
Colo.	3,298	100,165	30.37	-9	-2.1	-31.6	-29.1
Conn.	4,453	79,975	17.95	2.7	-5.0	-5.3	-3.0
Del.	340	8,185	24.07	+9	+1.5	+5.3	+10.4
D. C.	751	27,196	36.20	-1.1	+5	-9.4	+3.5
Fla.	4,700	44,000					
Ga.	2,599	31,052	11.95	-1.8	-2.1	-7.1	+5.3
Hawaii	547	17,180	31.42	+3.2	+4.2	-6.5	+6.4
Idaho	12,183	20,790	17.07	-3.8	-3.8	-2.0	+5.7
Ill.	23,415	734,570	31.37	-2.7	-8.0	-20.2	-19.4
Ind.	5,729	121,214	21.16	+0	-7	-8.0	+3.8
Iowa	3,843	74,172	19.30	-3.3	-2.4	-21.0	-8.8
Kans.	3,247	92,713	28.55	-1.5	-3.2	-14.0	-6.2
Ky.	1,500	22,000					
La.	7,265	129,441	17.82	+2.4	+2.9	+14.3	-5.9
Maine	1,937	60,363	31.16	-2.7	-6.0	-8.5	+1.5
Md.	4,789	151,832	31.70	+1.6	+1.6	+9.3	+14.4
Mass.	12,296	412,467	33.54	-1.6	+3.8	-11.0	+1.0
Mich.	10,288	339,053	32.96	-1.0	+7.6	-2.3	+6.8
Minn.	5,294	139,410	26.33	-3.0	-4.7	-15.3	-9.6
Miss.	326	2,994	9.18	+1.9	+9.0	-8.7	+14.5
Mont.	8,407	186,474	22.18	-5	+8	+19.1	+5.5
Mo.	945	23,191	24.46	-10.3	-22.0	-10.8	-12.9
Nebr.	1,580	33,728	21.36	+1	+7.1	-16.7	+2.7
Nev.	164	3,310	20.18	-11.4	-7.9	-35.4	-14.6
N. H.	1,135	31,182	27.47	-4.0	-9	-22.8	-19.3
N. J.	4,560	161,027	35.31	-3.2	+1.2	-20.7	-8.2
N. Mex.	1,136	25,599	22.51	+4	+2.4	+25.8	+133.2
N. Y.	36,133	1,662,958	46.36	-1.6	-3.2	-18.0	-15.1
N. C.	2,400	25,922	10.86	+1.1	+4.0	-2.7	+15.4
N. Dak.	639	14,997	23.47	-2.3	-3.7	-14.6	-7
Ohio	10,979	305,594	27.83	-2.5	-2.2	-9.2	-2.7
Okl.	4,717	39,405	(³)	(⁴)	-7	(⁵)	-4.2
Oreg.	3,814	156,225	40.96	-4	+2.5	+20.5	+37.1
Pa.	20,518	545,774	26.60	-3	+15.5	-11.4	+8.1
R. I.	1,926	63,752	33.12	+4.8	-2	+11.9	-1
S. C.	2,719	30,087	11.07	+1.3	+1.3	+8.2	+9.6
S. Dak.	885	18,640	21.06	-6.2	-8.7	-7.9	+4
Tenn.	1,300	10,000					
Tex.	3,000	47,000					
Utah	1,397	56,345	40.33	-1.7	-2.9	-8.5	-3.6
Vt.	815	18,922	23.22	-1.0	+2.8	-18.3	-5.0
Wash.	3,081	48,784	15.83	-2.0	-2.8	-13.4	-4.2
W. Va.	4,254	60,631	14.25	-8.4	-20.8	-7.9	-28.1
Wis.	4,611	110,004	23.86	-2.7	-2.0	-18.3	-15.2
Wyo.	338	9,748	28.84	-5.1	-5.0	-11.1	-3.4

¹ For definitions of terms, see p. 25. All data subject to revision.

² Partly estimated; does not represent sum of State figures, because total excludes estimated number of cases and payments for medical care, hospitalization, and burial only in Indiana and New Jersey, and estimated duplication of cases in Oklahoma.

³ State program only; excludes program administered by local officials.

⁴ Based on actual reports including an estimated 96 percent of cases and 97 percent of payments.

⁵ Estimated.

⁶ Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents approximately 60 percent of total.

⁷ Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

⁸ Excludes a few cases and a small amount of local funds not administered by the State agency.

⁹ Includes cases receiving medical care only; number believed by State agency to be insignificant.

¹⁰ Represents 1,730 cases aided by county commissioners and 2,967 cases aided under program administered by State Board of Public Welfare; amount of duplication believed to be large; average per case and percentage change in number of cases cannot be computed.

Table 5.—Aid to the blind: Recipients and payments to recipients, by State, May 1945¹

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	April 1945 in—		May 1944 in—	
				Num-ber	Amount	Num-ber	Amount
Total	71,304	\$2,123,446	\$29.78	-0.3	+0.2	-2.2	+1.8
Total, 46 States ²	55,553	1,668,723	30.04	-0.3	+0.4	-2.4	+2.9
Ala.	759	12,035	15.86	-2	(³)	+7.4	+9.5
Ariz.	445	20,428	45.91	+1.6	+2.0	+13.2	+19.4
Ark.	1,229	24,482	19.92	-1.0	-1.2	+1.2	+7.4
Calif.	5,452	260,197	47.73	-9	-8	-8.7	-8.2
Colo.	471	17,211	36.54	-2.3	-2.2	-11.0	-9.0
Conn.	130	4,592	35.32	-8	-3.9	-2.3	+4.1
D. C.	202	7,093	34.82	-3.3	-4.1	-15.5	-16.1
Fla.	2,262	67,732	29.94	(⁴)	+1	-1.9	+17.8
Ga.	2,020	28,578	14.15	-1	+1	-5.4	-2.4
Hawaii	67	1,637	24.43	(⁵)	(⁶)	(⁷)	(⁸)
Idaho	204	6,454	31.64	-5	-0	-8.9	-12.0
Ill.	5,167	172,829	33.45	-4	(⁹)	+5.7	+10.1
Ind.	2,039	60,869	29.82	-9	-9	-9.3	-11.9
Iowa	1,261	41,655	33.03	-9	-7	-8.0	-4.6
Kansas	1,053	32,563	30.92	+3	+9	-3.1	-3.4
Ky.	1,881	20,466	12.95	-2	(¹⁰)	+2.5	+5.3
La.	1,378	37,474	27.19	-1	+7	-6.4	-4.3
Maine	816	24,687	30.25	-5	(¹¹)	-6.0	+3.5
Md.	443	13,815	31.18	+7	+2.9	-4.3	+3.4
Mass.	962	42,702	44.39	+3	+1.9	+1.8	+10.1
Mich.	1,247	42,770	34.80	+2	+4	-2.0	+2.0
Minn.	938	34,819	37.12	-5	-6	-2.0	+7.1
Miss.	1,459	32,279	22.12	+3	+5	+7.8	+104.6
Mo.	3,000	75,000					
Mont.	320	10,912	34.10	+1.3	+5.0	+6.3	+20.8
Nebr.	445	12,999	29.21	(¹²)	+3	-18.0	-4.2
N. H.	271	8,574	30.90	-7	(¹³)	(¹⁴)	(¹⁵)
N. J.	534	17,702	33.15	+2	+4	-4.0	+10.5
N. Mex.	246	7,153	29.08	+1.2	+2.4	-7.5	-8.3
N. Y.	2,896	111,182	38.39	-5	-1.2	-1.6	+8.6
N. C.	2,331	42,857	18.39	+1.1	+3.4	+3.5	+17.7
N. Dak.	115	3,720	32.35	-9	-7	-5.0	+17.6
Ohio	3,030	81,443	26.88	-5	-2	-6.1	-8
Okl.	1,846	58,311	31.59	-3	(¹⁶)	-4.0	+5.0
Oreg.	373	17,231	46.20	+3	+5	+3	+14.3
Pa.	12,782	378,611	29.76	-5	-5	-1.8	-8.1
R. I.	98	3,097	31.60	(¹⁷)	(¹⁸)	(¹⁹)	(²⁰)
S. C.	915	18,547	20.27	+7	+9	+7.3	+21.1
S. Dak.	223	4,910	22.02	+1.4	+1.8	+3.7	+6.0
Tenn.	1,533	30,683	20.02	-5	-5	-9	-1.7
Tex.	4,627	112,690	24.35	+1	+4	-6	-7
Utah	128	5,090	39.77	+8	+6	-2.3	-2.8
Vt.	146	4,162	28.51	-2.0	-2.5	-5.8	-1.4
Wash.	954	17,180	18.01	-9	-7	-1.8	+10.0
W. Va.	584	30,249	51.80	-1.2	+20.5	-12.4	+18.2
Wis.	826	17,583	21.29	+9	-8	+4	-4.5
Wyo.	1,413	41,197	29.16	-1.0	-7	-8.2	-3.0
	114	4,203	36.87	0	+3	-9.5	-6.0

¹ For definitions of terms, see pp. 27-28. Figures in italics represent programs administered without Federal participation. Data exclude program administered without Federal participation in Connecticut, which administers such program concurrently with program under the Social Security Act. Alaska and Delaware do not administer aid to the blind. All data subject to revision.

² Under plans approved by Social Security Board.

³ Decrease of less than 0.05 percent.

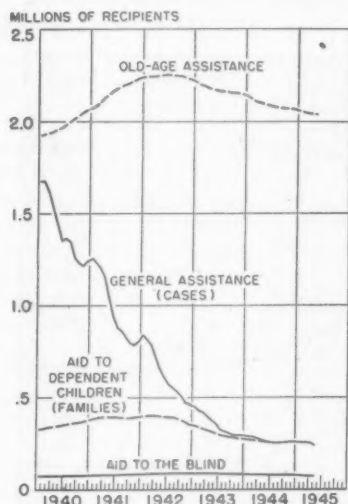
⁴ For description of concurrent program, see the *Bulletin*, April 1945, p. 26.

⁵ Not computed. Average payment not calculated on base of less than 50 recipients; percentage change, on less than 100 recipients.

⁶ Increase of less than 0.05 percent.

⁷ Estimated.

Chart 2.—Recipients of public assistance, January 1940–May 1945



more than double that for April. Provision for the same type of minimum in aid to the blind raised the average payment to blind recipients by \$12.

Less drastic changes occurred in general assistance and aid to dependent children in Montana. The removal of the maximum for payments of aid to dependent children made supplementation by general assistance

unnecessary. The general assistance case load and payments were reduced by roughly one-fifth; the total amount of aid to dependent children was one-fourth higher and the average payment nearly \$9 higher than in April.

Changes resulting solely from new administrative procedures are obviously less important than those representing actual increases or decreases in the number of persons receiving assistance or in the amounts provided.

Major Factors Reducing General Assistance Rolls, 19 Large Cities

Immediately following the outbreak of war in 1939, general assistance rolls began a decline which, except for brief seasonal interruptions, has continued into 1945. Although the major part of this decline can be attributed to expanded employment opportunities, no large number of the workers leaving the rolls necessarily went directly into war industries. As a matter of fact, probably very few did. Many potential workers who had been receiving general assistance were only marginally employable at best and were further handicapped by fairly long periods of unemployment or intermittent work. War industries adopted relatively high wage scales and therefore were able to draw primarily from better qualified workers in civilian industry. Only the cream of the workers from Federal work programs and general assistance rolls got jobs in war plants.

On the other hand, the employables on general assistance or a Federal work program had a better competitive chance of filling vacancies in civilian industry and in new war-related service industries. Workers with the WPA, indeed, shifted so rapidly to private employment that most of the time, despite cuts in WPA appropriations and employment quotas, more persons went from general assistance to WPA than returned to general assistance after separation from WPA.

Though no statistical analysis is necessary to know that the drop in general assistance was due largely to the increase in available jobs, it is not so obvious whether the increased

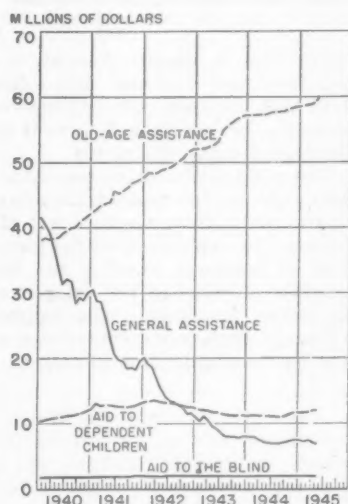
earnings went directly to members of the assistance family or affected the family indirectly through relatives or friends. Nor is it obvious how much the drop in general assistance was exaggerated by transfers of cases to other forms of aid.

Reasons both for opening and for closing cases are needed to measure the net effect of various factors upon the volume of general assistance. Such data are not available on a Nation-wide basis but are currently collected from general assistance agencies in 19¹ of the largest cities. Because a case may be opened for assistance but may not receive it immediately and because assistance may cease and the case may be held open for a period, the difference between closings and openings in a given month is unlikely to be identical with the decrease in cases receiving assistance. The difference between closings and openings in January, for example, is correlated far more closely with the change in assistance cases from January to February than with changes from December to January. The difference in a specified month between openings and closings for a given reason, therefore, is used to estimate the effect of that reason on the change in cases receiving assistance between the specified month and the next.

Data collected from the 19 large cities on reasons for opening and closing cases were not only incomplete but unreliable in the earlier period of the large-city series. Some cities apparently kept no record of why cases were opened or closed, while others had classifications of reasons not adapted to the large-city report. Since May 1941, however, reports have been sufficiently reliable to provide a valid picture of the relative importance of the major factors reducing general assistance loads. Accordingly, analysis of why general assistance loads declined is here limited to the 3½-year period from May 1941 to December 1944.

The straight line across the top of chart 4 is drawn at the level of the May 1941 case load, so that the differ-

Chart 3.—Payments to recipients of public assistance, January 1940–May 1945



¹ Baltimore, Boston, Buffalo, Chicago, Cincinnati, Cleveland, Detroit, District of Columbia, Los Angeles, Milwaukee, Minneapolis, Newark, New Orleans, New York, Philadelphia, Pittsburgh, Rochester, St. Louis, San Francisco.

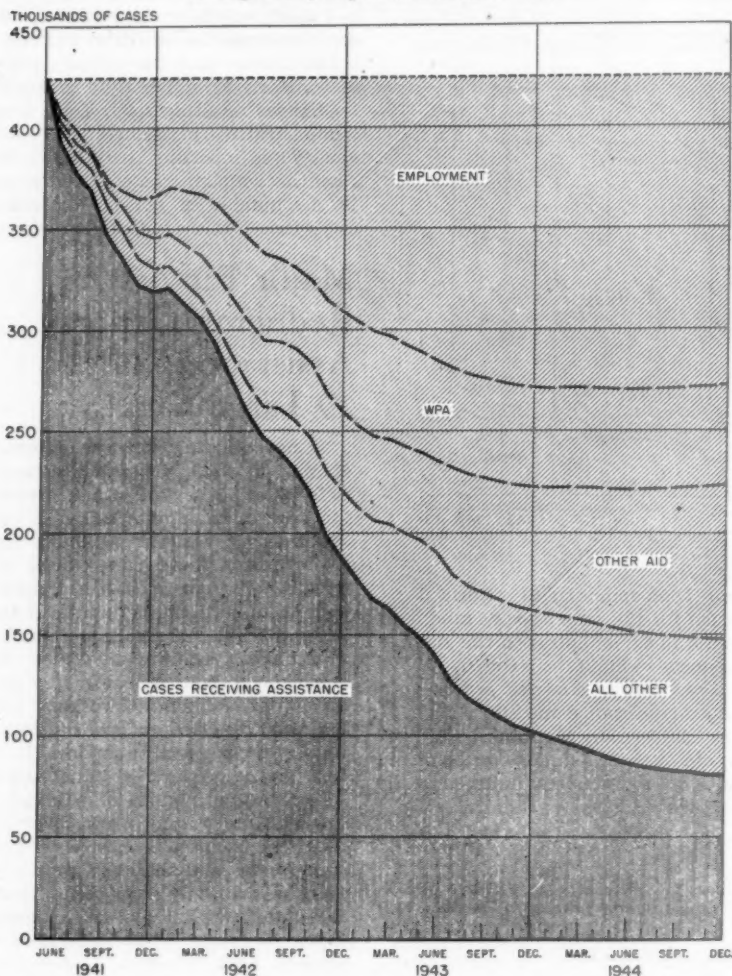
ences between this line and the trend lines below represent the net decreases in case load resulting from various factors from May 1941. The top trend line represents the cumulative decline in general assistance cases as the net result of changes in private employment. In December 1941 and January 1942, and again in the last months of 1944, the trend was upward; more families came on general assistance rolls in these months because of loss of earnings or of a job than left the rolls because of gaining employment. Successive trend lines below add the effect of WPA employment, of transfers to other assistance programs, and of all other reasons for diminishing case loads.

Nearly half the net decline in general assistance cases in the large cities during the period occurred because members of general assistance families became self-supporting through regular employment. The decrease because of employment amounts to 44.3 percent of the total drop, but this underrepresents the real situation. In 8 to 10 percent of the cases, the reason for closing is unknown because the family moved or simply lost contact with the agency; for many of these cases employment was undoubtedly the basic and immediate reason that the family became independent.

WPA employment was the direct cause of about 14 percent of the decrease in loads. Employment in private industry and on work projects together accounted for about 60 percent of the total drop. To some degree the 14 percent minimizes the actual importance of employment on WPA during the operation of that program, which ended in June 1943.

In the 3½-year period the net transfer of general assistance cases to other forms of assistance was more important than transfer to WPA. About 22 percent of the general assistance decline represented merely a shifting to another assistance program. By December 1943, transfers to the special types of public assistance were causing about 40 percent of the total decrease in cases receiving assistance, and early in 1944 such transfers became the

Chart 4.—Extent to which certain factors reduced the general assistance case load, 19 large cities, May 1941–December 1944



major reason for the continuing decline in loads.

Less than one-fifth of the total drop in general assistance was accounted for by other factors. If the reason some families moved or broke contact with the agency were known, the "other" classification would be somewhat smaller. Included under "other" reasons are inadequate appropriations, other administrative adjustments of case load, and the indirect effects of employment, such as the receipt of contributions from relatives.

Information on the net effect of contributions was available only after June 1943, and then such help was responsible for less than 5 percent of the decline during the period.

The rapid decline in general assistance rolls was the product, therefore, of two major factors—the direct effects of the employment of the members of assistance families and the transfer of cases to the categorical assistance programs. The indirect effects of employment contributed to the decline to only a minor degree.

Employment Security

Unemployment Compensation

May activities.—Increases from April to May in initial and continued claims loads were 43 and 27 percent, respectively. Initial claims increased in all but 21 States and continued claims in all but 13. Ten States in which a new benefit year began in April showed decreases in May claims. The major factors contributing to the increases in claims loads were cut-backs in aircraft and shipbuilding operations, seasonal declines in textile industries and canneries, and a few labor disputes. Two more working days in May than in April also tended to weight the claims loads. Compared with a year earlier, initial claims were up 55 percent and continued claims 22 percent.

Gross benefit payments totaling \$7 million went to a weekly average of 98,000 beneficiaries to compensate for 425,000 weeks of unemployment. These figures represented increases from May 1944 levels of 22 percent in disbursements and of 13 percent in beneficiaries and weeks compensated. In May, 13 percent more first payments were issued than in April.

Funds available for future benefits increased in all States and totaled \$6.7 billion on May 31.

Four States—California, Michigan, New York, and Pennsylvania—reported 63 percent of all initial claims and showed a greater combined increase over April than did the Nation as a whole.

The 56,668 initial claims received in New York included 20,691 transition claims. Since individuals in claimant status at the end of the benefit year can file transition claims prior to the beginning of the new benefit year (the first Monday in June) for continuation of benefits, the initial claims figure for May is inflated insofar as it represents new claimants. However, a seasonal slump in the garment and millinery trades, slackening of employment in war plants, decreases in shipyard activities, and cut-backs in aircraft production also contributed to the over-all increases in claims loads. These effects are more pro-

nounced in the 37-percent increase in continued claims, which are not influenced by the transition procedure. In the Buffalo area, where aircraft production has declined markedly, initial claims increased 125 percent.

Pennsylvania's big increase in initial claims (529 percent) was due largely to a labor dispute in the anthracite fields. The increase in continued claims was heavily weighted by waiting-period claims.

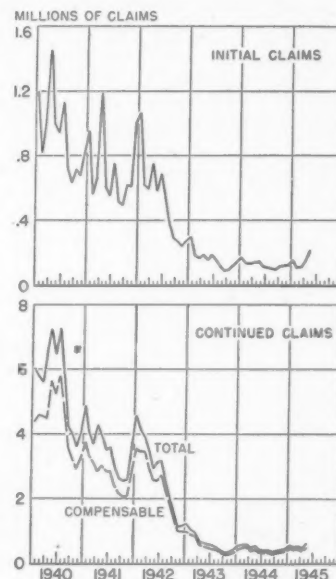
Cut-backs in war plants in Michigan resulted in an increase of 36 percent in initial claims. In the Detroit labor-market area, where much of the automobile industry is centered, initial claims also rose 36 percent.

A decline in aircraft production in California was largely responsible for an increase of 31 percent in initial claims. The effects were reflected in the data for the Los Angeles area and were even more pronounced for the San Diego area.

The beginning of a new benefit year on May 1 was a major factor in the 296-percent increase in initial claims in Virginia. Continued claims also rose 99 percent.

Cut-backs in war plants in Arizona, Illinois, and New Jersey were reported during May. Arizona experienced the first April-May increase in the his-

Chart 1.—Number of initial and continued claims, January 1940–May 1945



tory of the unemployment compensation agency. Claims filed by women represented 58 percent of the State total.

Although Illinois reported a 17-percent decrease in initial claims from April, when a new benefit year began, continued claims rose because of the slackening demand for war materials.

Table 1.—Summary of unemployment compensation operations, May 1945 and June 1944–May 1945

Item	May 1945				June 1944–May 1945			
	Number or amount	Percentage change from—			Number or amount	Percentage change from—		
		April 1945	May 1944			June 1943–May 1944	June 1942–May 1943	
Initial claims.....	219,739	+43.2	+55.1		1,536,761	-4.9	-58.4	
New.....	164,995	+41.8	+62.1		1,095,072	-2.1	(1)	
Additional ²	54,744	+47.7	+26.3		441,689	(1)	(1)	
Continued claims.....	617,882	+26.7	+21.9		5,564,408	-4.0	-71.1	
Waiting-period ³	123,176	+35.4	+39.3		998,059	-5.9	-64.7	
Compensable.....	494,706	+24.5	+18.2		4,566,349	-3.5	-72.2	
Weeks compensated.....	424,786	+12.6	+12.5		4,223,450	-3.3	-73.5	
Total unemployment.....	385,145	+13.5	+13.3		3,812,634	-2.7	-73.9	
Part-total unemployment ⁴	7,922	+1.6	-28.4		97,607	-24.1	-75.4	
Partial unemployment ⁴	29,305	+3.7	+28.3		289,933	+1.8	-67.4	
First payments ⁵	58,794	+12.6	+19.1		535,194	+1.6	-64.8	
Exhaustions ⁶	8,334	-22.7	-7.9		104,147	-10.8	-82.3	
Weekly average beneficiaries.....	98,030	+12.5	+12.5		81,229	-3.3	-73.5	
Net benefits paid ⁷	\$7,001,604	+18.5	+23.2		\$66,719,238	+8.0	-66.6	
Benefits paid since first payable ⁸	\$2,208,337,061							
Funds available as of May 31.....	\$6,658,143,817	+2.5	+24.5					

¹ Data not available for all States.

² Excludes Florida, Maryland, Ohio, Texas, and Wisconsin, which have no provision for filing additional claims, also Indiana and Pennsylvania prior to April 1945.

³ Excludes Maryland, which has no provision for filing waiting-period claims, beginning April 1945.

⁴ Excludes New York because data not reported,

and Montana and Pennsylvania, which have no provisions for partial and part-total unemployment.

⁵ Based on 47 States reporting comparable data.

⁶ Excludes Wisconsin; data not comparable.

⁷ Based on 49 States reporting comparable data.

⁸ Excludes Wisconsin, data not comparable; also Wyoming, prior to April 1945.

⁹ Based on 48 States reporting comparable data.

¹⁰ Adjusted for voided benefit checks.

Production for war has practically ceased in several plants and in one shipyard, and cut-backs in the production of munitions, communication equipment, and tanks have resulted in lay-offs. A seasonal slack in the garment and millinery industries and a temporary closing of many coal mines

for repairs also added to claims for benefits.

New Jersey initial claims, which were higher than in any month since July 1943 and 37 percent higher than in April, reflected a wide variety of small cut-backs in shipyards and the manufacture of aircraft, electrical

goods, and chemicals. The garment and needle trades continued in a seasonal slump. Although employment opportunities were still plentiful throughout the State, the release of some skilled workers is beginning to bring the factors of worker qualification into operation.

Table 2.—Number of beneficiaries, number of weeks compensated, and amount of benefits paid, May 1945, and funds available for benefits as of May 31, 1945, by State

[Data reported by State agencies, corrected to June 29, 1945]

Social Security Board region and State	Beneficiaries			Weeks compensated for specified types of unemployment				Benefits paid ¹			Funds available for benefits ² as of May 31, 1945 (in thousands)
	Average weekly number	Percentage change from—		All types	Total	Part-total: ³	Partial: ³	Amount	Percentage change from—		
		April 1945	May 1944						April 1945	May 1944	
Total.....	98,030	+12.5	+12.5	424,786	385,145	7,922	29,305	\$7,044,203	+14.0	+22.1	\$6,658,144
Region I:											
Connecticut.....	1,527	+39.1	-2.6	6,615	6,149	131	335	122,790	+38.2	+5	169,511
Maine.....	1,517	+123.7	+228.4	6,575	4,789	66	1,720	91,620	+134.5	+340.8	34,864
Massachusetts.....	3,430	+61.8	+5.7	14,864	13,699	94	831	239,208	+65.9	+11.1	212,103
New Hampshire.....	255	+54.5	-34.1	1,105	1,014	8	83	12,632	+48.0	-25.2	21,127
Rhode Island.....	2,157	+53.7	+31.6	9,340	7,787	0	1,559	146,333	+53.9	+34.0	70,058
Vermont.....	84	(⁴)	-41.3	363	352	7	4	5,408	+122.2	-30.6	11,917
Region II-III:											
Delaware.....	300	+40.2	+279.7	1,299	1,222	30	47	20,696	+48.4	+345.9	14,359
New Jersey.....	4,428	-4	-23.6	19,189	17,309	41	1,939	304,974	+1	-22.1	433,081
New York.....	14,082	+21.4	-3.1	61,021	58,607	(⁵)	(⁵)	1,007,010	+23.5	+2.1	951,088
Pennsylvania.....	2,123	-27.8	-20.9	9,199	9,199	(⁵)	(⁵)	145,954	-26.8	-16.7	894,571
Region IV:											
District of Columbia.....	282	-13.5	-55.7	1,222	1,176	36	10	21,706	-12.0	-55.7	42,479
Maryland.....	1,704	+74.4	+25.8	7,383	4,716	58	2,609	108,188	+75.1	+13.1	122,237
North Carolina.....	895	+9.3	-21.6	3,878	3,597	2	279	34,197	+12.9	+3	100,116
Virginia.....	469	+44.8	-27.7	2,033	1,677	101	255	20,251	+35.6	-26.8	61,951
West Virginia.....	599	+32.5	-55.8	2,421	1,726	0	695	37,364	+40.9	-50.7	67,063
Region V:											
Kentucky.....	1,050	+9.0	-36.8	4,549	4,152	336	61	44,771	+4	-36.7	83,425
Michigan.....	16,723	+28.6	+149.3	72,464	71,840	400	224	1,401,564	+29.8	+159.3	276,920
Ohio.....	895	-17.8	-47.9	3,879	3,608	110	161	54,657	-17.8	-48.6	459,462
Region VI:											
Illinois.....	9,367	+31.7	-3.1	40,590	36,466	1,891	2,233	720,337	+34.5	+2.1	500,420
Indiana.....	1,817	+12.4	+7.8	7,875	7,291	98	486	124,633	+15.3	+11.0	177,689
Wisconsin.....	490	-3.4	-08.9	2,123	1,452	86	385	30,772	-4.6	-08.2	172,327
Region VII:											
Alabama.....	1,176	+16.0	+81.2	5,097	5,025	63	9	61,617	+18.1	+98.0	65,540
Florida.....	1,810	+87.4	+212.6	7,845	7,287	389	169	99,606	+87.8	+210.2	53,709
Georgia.....	797	-40.7	+17.6	3,455	3,263	41	151	41,348	-38.2	+45.7	75,927
Mississippi.....	325	+19.0	+6.9	1,407	1,270	23	114	15,628	+16.6	+21.9	23,943
South Carolina.....	433	-5.3	-33.1	1,878	1,837	16	25	18,535	-5.3	-39.1	36,908
Tennessee.....	1,218	-25.8	-54.1	5,276	5,072	79	125	59,078	-27.0	-53.7	79,892
Region VIII:											
Iowa.....	558	+2.0	+23.2	2,419	2,214	131	74	29,175	+7.2	+41.1	58,712
Minnesota.....	600	-32.4	-49.0	2,168	1,853	138	177	28,151	-34.7	-50.9	85,032
Nebraska.....	84	-20.0	-61.8	363	309	6	48	4,177	-23.5	-61.2	25,083
North Dakota.....	20	(⁴)	(⁴)	86	41	7	38	917	-52.0	-12.5	4,885
South Dakota.....	45	(⁴)	(⁴)	194	139	8	47	1,896	+24.8	-15.2	6,185
Region IX:											
Arkansas.....	234	+19.4	-2.5	1,014	932	58	24	10,878	+18.8	-6.9	27,972
Kansas.....	333	+13.3	-66.6	1,443	1,285	55	103	17,651	+14.1	-69.2	51,750
Missouri.....	1,141	+30.7	-63.3	4,943	4,027	63	853	67,217	+40.0	-67.3	152,514
Oklahoma.....	261	+18.6	-54.1	1,130	944	84	102	15,198	+20.6	-56.6	45,781
Region X:											
Louisiana.....	1,010	+40.3	+14.6	4,376	3,640	95	641	63,082	+43.8	+25.2	74,558
New Mexico.....	24	(⁴)	(⁴)	102	94	5	5	1,095	+15.4	-6.0	9,410
Texas.....	1,056	+2.6	+20.3	4,578	4,348	230	0	55,256	+1.9	+31.0	148,026
Region XI:											
Colorado.....	149	+161.4	-50.3	647	589	7	51	7,001	+137.0	-59.5	32,901
Idaho.....	149	+12.0	+16.4	644	623	21	0	7,766	-1.8	+30.8	13,933
Montana.....	119	-13.8	-42.8	515	515	(⁵)	(⁵)	6,402	-14.9	-41.6	17,348
Utah.....	126	-34.4	-27.6	548	511	34	3	10,243	-34.6	-24.1	24,383
Wyoming.....	8	(⁴)	(⁴)	23	22	1	0	358	-51.6	-17.1	7,586
Region XII:											
Arizona.....	100	+14.9	-40.1	432	419	13	0	6,007	+14.8	-40.4	13,355
California.....	20,644	-5.6	+59.2	89,458	74,815	2,672	11,971	1,625,466	-5.0	+70.5	695,618
Nevada.....	46	(⁴)	(⁴)	200	194	4	2	2,902	-15.6	-8.5	9,691
Oregon.....	437	-36.5	+119.6	1,892	1,581	98	213	24,903	-40.0	+125.1	69,098
Washington.....	1,044	-28.3	+219.3	4,523	4,193	86	244	65,470	-28.5	+242.6	142,006
Territories:											
Alaska.....	30	(⁴)	(⁴)	129	129	0	0	1,978	-63.5	-34.0	7,652
Hawaii.....	2	(⁴)	(⁴)	8	6	0	2	138	-35.5	-85.5	17,076

¹ Excludes New York because data not reported, and Montana and Pennsylvania, which have no provisions for partial and part-total unemployment.

² Not adjusted for voided benefit checks.

³ Represents sum of balances at end of month in State clearing account and

benefit-payment account, and in State account in the Federal unemployment trust fund.

⁴ Not computed, because fewer than 50 beneficiaries were reported in either or both periods.

Total continued claims for Tennessee decreased 8 percent, but curtailment of production in aircraft plants caused an increase in compensable claims in the Nashville, Dickson, and Lebanon areas. Increases in the central part of the State were caused by in-migrants from Michigan and other Northern States.

Initial claims in Arkansas rose 48 percent. No lay-offs in labor-market areas of that State have been reported, however. Of the continued claims filed in the State, 59 percent were interstate claims filed by individuals who have been employed in other States.

Increased claims loads resulted from curtailment in shipyard operations in

5 States—Alabama, Georgia, Illinois, New Jersey, and New York. Claims loads in Alabama were also affected by a coal miners' labor dispute which caused a temporary lay-off in a dependent industry in the Ensley area, and reductions in textile mills in the Sheffield area. In Georgia, cut-backs in a textile mill, the end of the canning season for one plant, and seasonal releases from wholesale peanut plants added to the number of claimants.

In South Carolina, where the increase in volume of claims was small, workers are still needed in the shipbuilding and cotton-textile industries. Any seasonal workers available are in demand for farm work.

In Washington there was a decline in all types of claims. Claims for benefits came predominantly from women. In Yakima, which reports the second heaviest claims volume for any local office in the State, the number will probably lessen with the opening of the cherry season, when canning plants will absorb at least some now unemployed.

Kentucky claims increased as the result of a seasonal lay-off by a tobacco company in Hopkinsville, and of reductions in employment by clothing companies in the Lexington and Paducah areas. In Ohio the temporary shut-down for retooling of a factory in Salem caused claims to rise; in Cambridge, most of the claims were filed by displaced miners, a few by in-migrants; in Cleveland and Elyria, the increase was due to a temporary lay-off of workers in the garment industry.

In North Carolina, where initial claims rose 62 percent, claimants included workers, predominantly women, laid off from the tobacco industry in Winston-Salem and Goldsboro, and unemployed miners in Spruce Pine.

Initial claims increased 27 percent in Minnesota. The largest relative increases were in the construction, transportation, and communication industries. Claims in the mining, quarrying, and trade groups, on the other hand, showed sharp decreases.

Readjustment allowances.—The average weekly number of veterans paid readjustment allowances increased monthly from the beginning of the program in September 1944 through April 1945. The number in May was less than the number in

Table 3.—Initial and continued claims received in local offices, by State, May 1945
[Data reported by State agencies, corrected to June 29, 1945]

[Data reported by State agencies, corrected to June 29, 1945]									
Social Security Board region and State	Initial claims				Continued claims				
	Total ¹	Percentage change from—		New	Total ²	Percentage change from—		Compensable	
		April 1945	May 1944			April 1945	May 1944		
Total.....	219,739	+43.2	+55.1	164,995	617,882	+26.7	+21.9	494,706	
Region I:									
Connecticut.....	4,266	-7.5	+20.8	3,752	9,759	+25.5	+1.6	7,332	
Maine.....	1,906	-33.2	+67.8	1,749	9,123	+71.9	+204.8	7,316	
Massachusetts.....	7,236	-21.7	+31.1	5,270	20,583	+7.9	-7.5	15,506	
New Hampshire.....	451	-25.2	0	364	1,637	+19.4	-31.9	1,421	
Rhode Island.....	2,000	-15.4	-19.0	1,683	10,083	+35.9	+36.5	9,231	
Vermont.....	85	-64.6	-4.5	76	546	+21.3	-49.3	450	
Region II-III:									
Delaware.....	539	+58.1	+394.5	478	1,604	+54.2	+344.3	1,253	
New Jersey.....	10,345	+36.8	+53.7	7,176	26,756	+26.9	-10.4	21,949	
New York.....	56,688	+127.6	+17.9	37,775	88,277	+37.2	-2.6	61,709	
Pennsylvania.....	23,245	+529.3	+350.2	19,807	35,898	+135.9	+86.6	21,610	
Region IV:									
District of Columbia.....	193	-11.5	-38.9	183	1,336	-19.1	-54.8	1,234	
Maryland.....	1,157	-51.8	-26.1	1,157	7,176	+85.3	+2.3	7,176	
North Carolina.....	1,548	+61.8	-3.4	1,234	5,378	+13.5	-22.0	4,369	
Virginia.....	1,328	+206.4	-20.9	1,323	3,038	+99.1	-8.5	2,461	
West Virginia.....	1,792	-9.2	+83.8	1,719	8,253	+57.9	-23.8	5,016	
Region V:									
Kentucky.....	2,334	+42.3	+65.4	2,170	8,777	+26.0	-15.7	7,560	
Michigan.....	31,522	+36.3	+278.7	25,692	107,196	+66.4	+237.5	91,050	
Ohio.....	2,641	+26.0	-9.4	2,641	6,542	-4.4	-42.3	4,684	
Region VI:									
Illinois.....	18,832	-16.9	+12.4	14,625	56,545	+39.7	+6.3	45,710	
Indiana.....	3,269	+11.4	+124.4	2,279	9,077	+6.8	-15.9	7,556	
Wisconsin.....	1,946	+209.4	+178.8	1,946	4,000	+15.6	-51.7	2,735	
Region VII:									
Alabama.....	1,179	+26.1	+43.1	998	5,977	+14.1	+73.2	5,110	
Florida.....	1,593	+49.6	+75.2	1,593	9,713	+39.3	+103.4	8,790	
Georgia.....	910	+18.5	+52.2	618	4,780	+30.9	+28.6	3,489	
Mississippi.....	680	-4.5	+16.2	515	2,881	+22.3	+4.1	2,466	
South Carolina.....	631	+16.0	-41.3	515	3,240	+9.7	-31.3	2,949	
Tennessee.....	2,165	+68.0	+6.8	1,870	10,085	-8.4	-36.2	8,967	
Region VIII:									
Iowa.....	497	-33.2	-32.4	421	3,291	+1.1	+17.7	2,818	
Minnesota.....	667	+27.5	+5.0	501	2,897	-18.9	-45.9	2,374	
Nebraska.....	116	-11.5	-39.9	85	631	+17.7	-39.5	450	
North Dakota.....	12	(³)	(³)	10	114	-40.3	-22.4	111	
South Dakota.....	48	(³)	(³)	45	427	+17.0	-23.7	394	
Region IX:									
Arkansas.....	777	+48.3	+34.9	641	2,884	+24.0	-6.7	2,652	
Kansas.....	474	-10.7	-38.4	411	2,197	+17.9	-54.0	2,000	
Missouri.....	1,881	-1.1	-54.8	1,627	7,390	+13.8	-63.7	5,986	
Oklahoma.....	747	+61.7	-17.9	643	2,530	+16.6	-46.0	2,329	
Texas.....									
Region X:									
Louisiana.....	1,754	+60.3	+46.0	1,548	6,201	+41.5	+2.5	5,280	
New Mexico.....	52	+4.0	-11.9	42	281	+8.9	+2.2	270	
Region XI:									
Colorado.....	217	-25.4	-48.1	202	959	+42.9	-57.2	819	
Idaho.....	57	-46.2	-14.9	42	878	+13.0	+6	788	
Montana.....	107	-15.1	+10.3	84	694	-17.3	-39.6	599	
Utah.....	80	-33.3	-52.9	44	497	-40.9	-44.8	481	
Wyoming.....	7	(³)	(³)	7	33	(³)	(³)	31	
Region XII:									
Arizona.....	282	+13.7	+17.5	262	1,088	+11.2	-14.7	1,012	
California.....	27,915	+31.3	+124.8	16,070	112,383	-7.4	+65.7	91,981	
Nevada.....	46	(³)	(³)	33	252	-38.0	+13.5	236	
Oregon.....	856	-20.1	+103.8	602	3,537	-33.3	+103.9	2,457	
Washington.....	925	-51.0	+73.2	661	4,335	-33.3	+145.3	3,011	
Territories:									
Alaska.....	12	(³)	(³)	7	82	-53.4	-61.1	76	
Hawaii.....	3	(³)	(³)	3	10	(³)	(³)	8	

¹ Includes additional claims, except in Florida, Maryland, Ohio, Texas, and Wisconsin, which have no provision for filing additional claims.

² Includes waiting-period claims, except in Maryland, which has no provision for filing waiting-period claims.

³ Represents first claim filed by a worker with respect to each period of total or part-total unemployment for a benefit year.

⁴ Not computed, because fewer than 50 claims were reported in either or both periods.

April, although greater than in any other month.

Seven jurisdictions issued payments to an average of more than 1,000 veterans per week during May. In amounts issued during the month, Puerto Rico, Pennsylvania, Texas, New York, California, New Jersey, and Tennessee rank in respective order above other States. Five States (Alaska, Hawaii, Nevada, North Dakota, and Wyoming) reported less than 10 veteran claimants during May.

Table 4.—Average weekly number of veterans paid readjustment allowances, and amount of benefits paid, May 1945¹

State and territory	Average weekly number of veterans	Amount of benefits paid
Total.....	28,084	\$2,500,588
Alabama.....	430	39,022
Alaska.....	1	40
Arizona.....	186	16,503
Arkansas.....	540	50,597
California.....	2,068	178,033
Colorado.....	58	4,919
Connecticut.....	385	37,506
Delaware.....	35	2,786
District of Columbia.....	268	21,217
Florida.....	315	28,769
Georgia.....	557	58,353
Hawaii.....	2	160
Idaho.....	15	2,079
Illinois.....	593	58,742
Indiana.....	422	33,453
Iowa.....	391	38,454
Kansas.....	85	8,149
Kentucky.....	501	51,681
Louisiana.....	91	8,096
Maine.....	192	15,262
Maryland.....	69	6,285
Massachusetts.....	749	65,292
Michigan.....	628	60,674
Minnesota.....	417	35,364
Mississippi.....	123	11,286
Missouri.....	410	37,296
Montana.....	45	4,181
Nebraska.....	24	2,510
Nevada.....	5	535
New Hampshire.....	109	9,523
New Jersey.....	1,701	152,076
New Mexico.....	27	2,166
New York.....	2,786	236,002
North Carolina.....	658	60,643
North Dakota.....	169	19,128
Ohio.....	70	5,548
Oklahoma.....	58	5,227
Oregon.....	3,169	260,122
Pennsylvania.....	3,451	291,826
Puerto Rico.....		
Rhode Island.....	230	20,250
South Carolina.....	381	34,131
South Dakota.....	38	3,622
Tennessee.....	1,012	107,824
Texas.....	2,975	276,236
Utah.....	32	2,806
Vermont.....	20	2,550
Virginia.....	145	15,036
Washington.....	66	5,366
West Virginia.....	841	64,444
Wisconsin.....	217	17,949
Wyoming.....	3	431

¹ Represents activities under provisions of title V of the Servicemen's Readjustment Act of 1944. Data compiled from reports for weeks ended during month, corrected to June 23, 1945.

Source: Data reported to Readjustment Allowance Division, Veterans Administration, by unemployment compensation agencies in 48 States, the District of Columbia, Hawaii and Alaska; includes data reported by Veterans Administration for Puerto Rico.

Employment Service*

Labor-Market Developments

The civilian labor force was estimated at 52 million for May 1945, only 100,000 more than in April—much less than the usual April-May increase of 500,000–1,000,000 workers. The entire increase was among women 35 years of age or older; the number of men in the labor force decreased by 50,000.

Total employment increased for the fourth consecutive month and was estimated at 51.3 million. The number of employed men remained about the same—33.4 million—while the number of employed women increased by 190,000 to 17.9 million. Cut-backs in munitions plants were balanced by increases in nonwar industries, with the result that nonfarm employment showed little change from the previous month and was about the same as a year earlier. Farm employment was less than in the corresponding month of 1944 for the first time this year. Despite the fact that an early spring started crops ahead of schedule, the cold and wet weather in May retarded growth and crops are now several weeks behind schedule. The number of men in farm work remained about the same as in April, and none of the usual seasonal increase in unpaid family workers of school age or in self-employed farmers took place.

Estimated unemployment—only 40,000 less than in April—indicated that most workers laid off by war plants have been reemployed in non-war industries.

The War Manpower Commission reports that cut-backs and contract expirations and cancellations directly attributable to the end of the war in Europe resulted in an easing of the labor market in many localities, which was reflected in the revised labor-market classification effective June 1. Nine labor-market areas were shifted from Group I (areas with acute labor shortages) to Group II, while only 1 area was reclassified from Group II to Group I. Cut-backs in aircraft and tank production resulted in the shift of Detroit from Group II to Group III. In six other areas which were also moved from Group II to Group III, the reasons for the shift included

*Data from Reports and Analysis Service, War Manpower Commission, and from published releases of other Government agencies.

Table 5.—Nonagricultural placements, by State, May 1945

War Manpower Commission region and State	Total	Women	Non-white
Total.....	952,098	304,025	179,718
Region I:			
Connecticut.....	11,707	3,840	763
Maine.....	4,876	1,425	34
Massachusetts.....	23,746	10,253	780
New Hampshire.....	2,072	966	3
Rhode Island.....	4,885	2,077	102
Vermont.....	1,217	495	0
Region II: New York.....	93,807	34,341	29,140
Region III:			
Delaware.....	2,414	949	928
New Jersey.....	30,471	12,377	5,580
Pennsylvania.....	59,869	17,776	9,582
Region IV:			
District of Columbia.....	4,513	2,055	2,875
Maryland.....	10,368	4,220	3,613
North Carolina.....	17,819	6,863	5,767
Virginia.....	22,289	8,596	7,192
West Virginia.....	11,773	3,126	742
Region V:			
Kentucky.....	18,410	4,055	3,420
Michigan.....	35,959	5,837	6,310
Ohio.....	57,167	17,844	11,476
Region VI:			
Illinois.....	41,378	16,743	9,393
Indiana.....	30,286	11,070	3,059
Wisconsin.....	21,821	10,366	989
Region VII:			
Alabama.....	19,015	6,567	5,187
Florida.....	17,019	6,488	4,446
Georgia.....	24,040	10,425	5,348
Mississippi.....	9,708	4,174	3,020
South Carolina.....	13,824	5,929	3,291
Tennessee.....	25,122	8,843	4,799
Region VIII:			
Iowa.....	10,341	4,006	332
Minnesota.....	16,714	3,759	406
Nebraska.....	6,555	1,661	431
North Dakota.....	1,730	275	83
South Dakota.....	1,581	825	107
Region IX:			
Arkansas.....	13,147	3,031	3,112
Kansas.....	11,577	3,618	1,241
Missouri.....	24,383	5,861	4,604
Oklahoma.....	19,227	3,028	1,610
Region X:			
Louisiana.....	9,281	1,696	3,841
New Mexico.....	4,960	891	297
Texas.....	57,537	14,515	14,552
Region XI:			
Colorado.....	12,011	3,198	465
Idaho.....	3,897	802	32
Montana.....	3,484	396	87
Utah.....	5,470	1,600	180
Wyoming.....	1,813	249	64
Region XII:			
Arizona.....	5,837	1,914	595
California.....	91,525	23,978	15,227
Nevada.....	3,577	878	504
Oregon.....	14,053	3,438	567
Washington.....	23,543	6,929	3,521

lay-offs in shipyards and aircraft plants and declines in ordnance production.

The number of areas in each group classification on June 1, as compared with May 1, is as follows:

	May 1	June 1
Total.....	301	301
Group I (areas in which acute labor shortages exist or are anticipated that will endanger essential war production).....	74	66
Group II (areas in which labor shortages exist that may endanger essential production or areas that are approaching a balanced demand-supply situation).....	111	114
Group III (areas in which labor supply substantially balances demand for essential production or a moderate labor surplus currently exists or is anticipated).....	84	94
Group IV (areas in which a substantial labor surplus exists or is expected to develop).....	32	27

The WMC has granted local or area officials the authority to act in regard

to manpower controls, in order to assure the speediest possible action in manning war plants as well as heading off unemployment during the reconversion. This new procedure permits area officials, in consultation with area management-labor committees, to move to retain, modify, or reapply any or all manpower controls in an area or plant as labor conditions warrant. Regional directors must approve such actions before they can be put into effect.

Nonfarm Placements

The WMC reports 952,000 placements in May, 2.8 percent more than in April. Of this total, 10 percent, or almost 96,000, were short-time placements. Placements of women and

nonwhite workers formed a slightly smaller proportion of all placements than in the preceding month. In 36 States, May placements increased as compared with those in April; these increases varied from 0.7 percent in Virginia and West Virginia to 34.7 percent in Idaho. In the 13 States reporting decreases, the declines ranged from 0.7 in New Jersey to 31.2 percent in Rhode Island. More than half of all short-time placements were, as usual, concentrated in New York and California.

While placements of women increased in most States, 19 States reported decreases—from 1.7 percent in Florida, New Jersey, and Pennsylvania to 44.9 percent in Rhode Island. As in April, placements of women

in 4 States (California, New York, Ohio, and Pennsylvania) amounted to about 30 percent of all placements of women in the United States, and in 12 States they were 40 percent or more of all placements in the State.

Some 70,000 placements of World War II veterans in May made up 7 percent of all placements in the United States, but they were more than 10 percent of the total in 4 States (Florida, Idaho, Louisiana, and Wyoming). The majority of veterans' placements continue to be in jobs in manufacturing industries; placements in 12 States add up to more than three-fifths of all such placements. Placements of handicapped World War II veterans totaled 11,109 in May, with 1,523 in New York State.

Old-Age and Survivors Insurance

Under the Social Security Act

Monthly Benefits in Force and Payments Certified, May 1945

At the end of May, monthly benefits were in force for more than one

and a quarter million persons at a monthly benefit rate of \$23 million (table 1). The number and amount of benefits in force increased 2.5 and 2.6 percent, respectively, during the month.

Almost 40,000 monthly benefits were awarded in May, 2 percent more than in April, despite decreases for all types

of survivor benefits except widow's. For both primary and wife's benefits the increases exceeded 10 percent. More wife's benefits were awarded than during any previous month while the number of primary benefit awards was exceeded only in February 1940.

The distribution by payment status of benefits in force has changed little during the last few months. At the end of May, 14 percent of all benefits in force were in conditional-payment

Table 1.—Monthly benefits in force¹ in each payment status,² actions effected during the month, and payments certified, by type of benefit, May 1945

[Current month's data corrected to June 15, 1945]

Status of benefit and action	Total		Primary		Wife's		Child's		Widow's		Widow's current		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
In force as of Apr. 30, 1945:	1,224,101	\$22,451,507	496,995	\$11,786,533	146,640	\$1,845,119	359,558	\$4,454,125	78,228	\$1,577,257	137,198	\$2,716,889	5,482	\$71,584
Current-payment status:	1,053,933	19,167,385	411,846	9,822,109	126,091	1,598,318	332,657	4,125,711	76,795	1,548,307	101,161	2,002,591	5,383	70,349
Deferred-payment status:	4,369	79,984	2,415	51,356	420	5,062	816	10,105	178	4,105	522	9,255	9	101
Conditional-payment status:	165,799	3,204,138	82,734	1,913,068	20,120	241,739	26,085	318,309	1,255	24,845	35,515	705,043	90	1,134
Suspended:	138,320	2,633,561	73,183	1,645,107	16,776	195,766	21,456	260,642	794	15,138	26,043	515,934	78	974
Frozen:	27,479	570,577	9,551	267,961	3,344	45,973	4,629	57,667	471	9,707	9,472	189,109	12	160
Actions during May 1945:														
Benefits awarded:	39,579	735,259	14,191	354,330	5,049	65,304	12,067	182,556	2,664	52,977	5,448	107,969	160	2,123
Entitlements terminated:	9,372	168,432	3,103	74,883	1,562	19,563	2,732	35,332	311	6,013	1,621	32,074	43	567
Net adjustments:	14	12,331	11	8,734	25	1,724	-27	1,005	0	41	5	836	0	-9
In force as of May 31, 1945:	1,254,322	\$23,030,665	508,094	\$12,074,714	150,152	\$1,892,584	368,866	\$4,572,354	80,581	\$1,624,262	141,030	\$2,793,620	5,599	\$73,131
Current-payment status:	1,079,975	19,663,405	420,928	10,060,303	129,128	1,639,485	341,133	4,233,167	79,112	1,594,540	104,184	2,064,699	5,494	71,811
Deferred-payment status:	4,800	88,568	2,676	57,044	495	5,866	935	11,514	190	4,076	564	9,973	10	115
Conditional-payment status:	160,487	3,278,672	84,492	1,957,367	20,531	247,233	26,798	327,673	1,289	25,046	36,282	719,548	95	1,205
Suspended:	140,857	2,682,945	74,443	1,675,665	17,040	195,367	22,057	268,357	790	15,428	26,443	523,070	84	1,058
Frozen:	28,630	595,727	10,049	281,702	3,491	47,866	4,741	59,316	499	10,218	9,839	196,478	11	147
Payments certified in May:		\$23,491,272		\$10,574,895		\$1,737,200		\$4,581,710		\$1,677,689		\$2,278,799		\$77,967

¹ Represents total benefits awarded after adjustment for subsequent changes in number and amount of benefits (see footnote 4) and terminations (see footnote 3), cumulative from January 1940.

² Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount which is less than current month's benefit. Benefit in deferred-payment status is one withheld entirely for a known period. Benefit in conditional-payment status is one withheld entirely for an indefinite period; if previously in current or deferred-payment status, it is a suspended benefit; otherwise it is a frozen benefit.

³ Benefits are terminated when a beneficiary dies or loses entitlement to benefits

for the reasons specified in 1939 amendments, sec. 202.

⁴ Adjustments result from operation of maximum and minimum provisions of 1939 amendments, sec. 203 (a) and (b), and from other administrative actions.

⁵ Distribution by type of benefit estimated; includes retroactive payments.

⁶ Includes \$2,560,848 paid as lump-sum benefits under 1939 amendments (payable with respect to workers who died after December 1939, if no survivor could be entitled to monthly benefits for month in which worker died) and \$2,074 paid as lump-sum benefits under 1935 act (payable with respect to workers who died prior to January 1940).

Table 2.—Estimated average family benefits in force, by type of family, May 31, 1945

Family classification of entitled beneficiaries	Average family benefit
Retired worker families:	
Male primary only.....	\$24.10
Female primary only.....	19.20
Primary and wife.....	37.80
Primary and 1 child.....	35.30
Primary and 2 or more children.....	44.00
Survivor families:	
Widow (aged 65 or over) only.....	20.20
Widow and 1 child.....	34.20
Widow and 2 children.....	47.40
Widow and 3 or more children.....	50.40
1 child only.....	12.40
2 children.....	23.50
3 children.....	35.30
4 or more children.....	46.00
1 parent.....	13.20

status. For widow's current, primary, and wife's benefits the percentages in conditional-payment status were about 26 percent, 17 percent, and 14 percent, respectively.

Monthly benefit certifications during May totaled \$20.9 million, 2 percent more than in April. Almost \$2.6 million was certified for lump-sum death payments, an increase of 8 percent.

For all retired worker families, except those with female primary beneficiary, the average family benefits in force were slightly higher at the end of May (table 2) than at the end of December 1944 (see the May 1945 BULLETIN, p. 42). These increases were due primarily to the higher average amount of benefits awarded in the first 5 months of this year. Another factor was the recomputation of many primary benefits to take into account wages received for employment after the beneficiary became entitled to primary benefits. For the various types of survivor families, the average benefits in force, when

Table 4.—Number of applicants for account numbers, by year, 1940-44, and first quarter 1945, and estimated number of living account-number holders at end of each period

Period	Applicants for account numbers		Estimated ¹ number of living account-number holders 14 years and over as of end of period			
	Total during period	Cumulative total as of end of period	Number	Percent of estimated population 14 years and over ²		
				Total	Male	Female
1940.....	5,227,084	54,225,212	49,900,000	48.7	66.6	30.9
1941.....	6,677,901	60,903,113	56,000,000	54.0	72.0	36.0
1942.....	7,638,175	68,541,288	63,000,000	60.2	77.4	43.2
1943.....	7,426,670	76,966,958	69,400,000	65.7	80.7	50.8
1944.....	4,536,948	80,503,906	72,900,000	68.4	82.3	54.7
January-March 1945.....	771,161	81,275,067	73,400,000	68.7	82.6	55.1

¹ Estimated by adjusting the cumulative total of accounts established for duplications as well as for deaths; includes Alaska and Hawaii. Data subject to revision.

² Population 14 years of age and over estimated by U. S. Bureau of the Census; includes Alaska and Hawaii.

Table 5.—Distribution of account-number applicants under 20 years of age, by sex and age, January-March, 1945 and 1944

Age	Total			Male			Female		
	January-March		Percent-age change	January-March		Percent-age change	January-March		Percent-age change
	1945	1944		1945	1944		1945	1944	
Under 20, total.....	339,822	383,740	-11.4	190,110	215,905	-11.9	149,712	167,844	-10.8
Under 18, total.....	261,240	289,558	-9.8	159,929	182,491	-12.4	101,311	107,067	-5.4
Under 14.....	18,887	19,200	-1.6	16,822	17,158	-3.1	2,065	2,042	+10.9
14.....	28,713	32,347	-11.2	21,285	25,160	-15.4	7,428	7,187	+3.4
15.....	60,021	60,880	-1.4	39,100	42,128	-7.2	20,921	18,752	+11.6
16.....	77,060	88,984	-13.4	43,273	52,034	-16.8	33,787	36,950	-8.6
17.....	76,550	88,147	-13.1	39,649	46,011	-13.8	36,901	42,136	-12.4
18.....	44,990	53,704	-16.2	19,726	22,337	-11.7	25,264	31,367	-19.5
19.....	33,592	40,487	-17.0	10,455	11,077	-5.6	23,137	29,410	-21.3

rounded to the nearest 10 cents, were the same at the end of May as at the end of December 1944.

Applicants for Account Numbers, January-March 1945

By the end of March, a cumulative total of 81.3 million social security accounts had been established, and about 73.4 million living persons, or 68.7 percent of the estimated population aged 14 and over, held account numbers.

The 771,000 accounts established in January-March represented the smallest number of accounts to be established in any quarter since the program went into effect. The total number was 18 percent less than in the preceding quarter and 16 percent less than in the first quarter of 1944.

Almost 431,000 accounts were established for women, fewer than in any quarter since the first quarter of 1940 and a decline of 20 percent from the January-March 1944 total. Fewer men and boys applied than in any

Table 3.—Distribution of applicants for account numbers, by sex, race, and age group, January-March 1945

Age group	Total			Male			Female		
	Total	White ¹	Negro	Total	White ¹	Negro	Total	White ¹	Negro
Total.....	771,161	640,563	130,598	340,639	293,018	47,621	430,522	347,545	82,977
Under 15.....	47,600	43,256	4,344	37,907	34,416	3,491	9,693	8,840	853
15-19.....	292,222	253,272	38,950	152,203	132,593	19,610	140,019	120,679	19,340
20-39.....	237,113	173,960	63,153	69,436	54,657	14,779	167,677	119,303	48,374
40-59.....	151,984	131,231	20,753	54,293	47,018	7,275	97,691	84,213	13,478
60-64.....	19,774	18,230	1,544	10,694	9,636	958	9,170	8,594	576
65-69.....	12,615	11,469	1,146	8,215	7,350	865	4,400	4,119	281
70 and over.....	9,853	9,145	708	7,981	7,348	633	1,872	1,797	75

¹ Represents all races other than Negro.

previous quarter; the number was 10 percent less than in the first quarter of 1944. Female applicants continued to outnumber male applicants, but they comprised only 56 percent of all applicants, the smallest proportion since the third quarter of 1942.

The total number of accounts established for applicants under age 20 was smaller than in any quarter since January-March 1940. Nevertheless, the 340,000 applicants in this age group comprised 44 percent of all applicants, the largest proportion for any first quarter. For the first time,

boys under age 20 formed a smaller proportion of all male applicants than in the corresponding quarter of the preceding year, probably because of the entrance or reentrance of discharged servicemen into the civilian labor force. Of all female applicants, 35 percent were under age 20, as compared with 31 percent in the first quarter of 1944.

The number of applicants aged 60 and over was 21 percent smaller than in the first quarter of 1944, and 8 percent less than in the fourth quarter of last year. The number of male ap-

plicants in this age group decreased 22 percent from the first quarter of 1944, but was slightly larger than the number in the fourth quarter of that year. About 19 percent fewer women aged 60 and over applied for account numbers than in the first and fourth quarters of 1944.

Negro applicants were 18 percent fewer than in the first quarter of 1944. For the first time since 1942, the relative size of this group of applicants failed to exceed the percentage in the corresponding quarter of the preceding year.

Social and Economic Data

Social Security and Other Income Payments

Income payments to individuals in May totaled \$13.6 billion, slightly more than in the preceding month and 4.6 percent more than in May 1944 (table 1). Compared with April levels, all categories of income except compensation of employees and public aid were higher. All types of income payments, moreover, were above those of a year earlier. The sharpest gains occurred in social insurance and related payments and in military allowances, which increased 23 and 16 percent, respectively. The rise in the social insurance payments may be attributed primarily to sharp increases in retirement and disability payments to veterans and in payments to survivors of veterans.

Social insurance and related payments stood at \$199 million in May. Retirement, disability, and survivor payments amounted to \$125 million, a \$3.6-million increase over the amount for April. Unemployment insurance payments of \$7.1 million were only 3.6 percent of all social insurance and related payments during May, approximately the same proportion as a year earlier.

Compensation of employees—\$9.5 billion—was almost \$100 million below the February peak but was 2.9 percent greater than in May 1944. Wages and salaries in commercial and industrial establishments moved downward, but pay rolls in other industries continued

to expand, and gains were reported in railroad, agricultural, domestic service, and governmental pay rolls. Mustering-out pay, which is included in compensation of employees, totaled \$15.7 million in May, compared with \$11.5 million in April and \$25 million a year earlier. This type of payment

has averaged \$12.6 million a month during the past year.

Entrepreneurial income increased 1.0 percent from April and 7.0 percent above the level of a year ago. Dividends and interest exceeded \$1 billion for the second month in succession, increasing 1.0 and 9.5 percent, respectively, over the April 1945 and May 1944 levels. The steady rise in total dividends and interest is due to

Table 1.—Income payments to individuals, by specified period, 1936-45¹

[In millions; data corrected to July 7, 1945]

Calendar year and month	Total ²	Compensation of employees ³	Entrepreneurial income, net rents, and royalties	Dividends and interest	Public aid		Social insurance and related payments ⁴	Military allowances ⁵
					Work relief ⁶	Direct relief ⁷		
1936.....	\$68,024	\$40,027	\$13,003	\$9,785	\$2,155	\$672	\$955	-----
1937.....	72,365	44,689	14,162	9,891	1,639	836	1,020	-----
1938.....	66,135	40,845	12,369	8,233	2,094	1,008	1,529	-----
1939.....	70,793	43,870	13,441	8,891	1,870	1,071	1,616	-----
1940.....	76,210	48,218	14,313	9,175	1,578	1,097	1,801	-----
1941.....	92,710	60,262	18,599	9,761	1,213	1,112	1,744	-----
1942.....	117,311	79,970	23,933	9,771	586	1,061	1,844	\$136
1943.....	143,089	101,813	27,161	10,389	57	940	1,703	1,020
1944.....	156,723	112,043	28,017	11,195	-----	944	1,970	2,548
1944.....								
May.....	12,992	9,257	2,353	924	-----	78	162	218
June.....	13,068	9,337	2,361	929	-----	78	160	222
July.....	13,054	9,379	2,271	935	-----	78	166	224
August.....	13,066	9,383	2,298	940	-----	78	165	231
September.....	13,011	9,346	2,237	947	-----	78	168	234
October.....	13,178	9,398	2,341	951	-----	79	171	237
November.....	13,291	9,446	2,395	958	-----	79	175	238
December.....	13,376	9,530	2,384	964	-----	80	177	240
1945.....								
January.....	13,538	9,589	2,472	970	-----	80	185	241
February.....	13,723	9,625	2,608	980	-----	80	187	243
March.....	13,660	9,621	2,531	990	-----	80	194	244
April.....	13,562	9,545	2,491	1,002	-----	80	195	249
May.....	13,587	9,526	2,517	1,012	-----	80	199	253

¹ Compensation of employees; entrepreneurial income, net rents, and royalties; and dividends and interest adjusted for seasonal variation.

² Includes veterans' bonus; May payments were \$300,000.

³ Wage and salary payments minus deductions for employee contributions to social insurance and related programs. Includes industrial pensions; payments to the armed forces; and, beginning with February 1944, mustering-out pay.

⁴ Earnings of persons employed by NYA, WPA, and CCC.

⁵ Payments to recipients under 3 special public assistance programs and general assistance, value of food stamps under food stamp plan, and farm subsistence payments.

⁶ Payments of old-age and survivors insurance, railroad retirement, Federal, State, and local retirement, workmen's compensation, State unemployment compensation, railroad unemployment insurance, veterans' pensions and compensation, and, beginning with September 1944, readjustment allowances to unemployed veterans.

⁷ Government portion of payments to dependents of members of the armed forces; portion deducted from military pay included under compensation of employees as part of military pay rolls.

Source: U. S. Department of Commerce, Bureau of Foreign and Domestic Commerce.

increased Federal interest payments; dividends have been fairly stable.

Disbursements for public aid remained unchanged in May. These payments have totaled \$80 million a month for the past 6 months.

For the first time since the beginning of the program, Government contributions to dependents of members of the armed forces exceeded one-quarter of a billion dollars a month. Military allowances in May totaled \$253 million, 1.6 percent greater than in April, and 16 percent above the amount in May 1944. An additional \$4 million was paid in May for the care of servicemen's wives and children under the emergency maternity and infant care program.

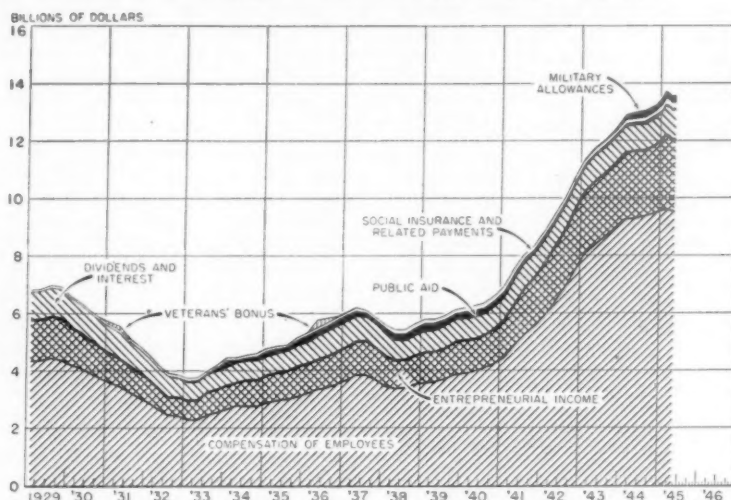
Social Insurance and Related Payments

Payments under selected social insurance and related programs (table 2) rose from the April level of \$121 million to \$128 million in May, an increase of 5.2 percent. This amount was 41 percent higher than that a year earlier. The payments in this series represented 64 percent of the Department of Commerce estimate of all social insurance and related payments for May.

During an average week in May, some 98,000 workers received State unemployment compensation benefits, and about 28,100 veterans received readjustment allowances. Of the nearly \$10 million paid in May under the three unemployment insurance programs, \$7.0 million was disbursed under State unemployment compensation laws, \$2.5 million under provisions of title V of the Servicemen's Readjustment Act, and \$45,000 to unemployed railroad workers. Both railroad unemployment insurance payments and readjustment allowances declined from April levels. State unemployment compensation payments, on the other hand, rose 14 percent in May despite substantial declines in 3 large industrial States—California, Ohio, and Pennsylvania—and were 22 percent above disbursements in May 1944.

Disbursements from the Rhode Island sickness compensation fund amounted to about \$548,000 in May, 42 percent more than in April but 8.2 percent less than in May 1944. The sharp April-May rise may be explained by the new benefit year which began in April for all eligible claimants. An

Chart 1.—Income payments to individuals, January 1929–May 1945¹



¹ Monthly average for each quarter for the period 1929–44; monthly data thereafter.

Source: U. S. Department of Commerce, Bureau of Foreign and Domestic Commerce.

upsurge in payments usually accompanies the start of a new benefit year, since claimants who exhausted their benefits in the preceding year may be entitled to additional benefits based on new base-period earnings. An additional group of claimants who were ineligible for benefits during the past year may become eligible when the base period used to determine benefit rights is changed. This type of fluctuation in payments occurs under both the sickness compensation and unemployment compensation laws in Rhode Island, since the base period and benefit year are identical for the two programs.

Retirement, disability, and survivor payments totaled \$118 million in May, 39 percent above the aggregate a year earlier. Monthly benefits under the Social Security Act were nearly one-third greater than in May 1944, rising to more than \$20.9 million. Monthly retirement payments of \$12.5 million were paid to 570,600 beneficiaries, monthly survivor payments amounting to \$8.5 million were paid to 523,700 survivors of former workers covered by the act, and an additional \$2.6 million was disbursed to another 18,500 survivors in lump-sum payments.

More than 1.1 million retired and disabled veterans received monthly payments which totaled about \$53 million in May, 46 percent above the May 1944 level. Monthly benefits to

more than half a million survivors of veterans amounted to some \$20 million; this amount was 82 percent greater than in May 1944. Burial awards numbered 4,400 and totaled \$440,000, which represented an increase of 19 percent over payments in April. Compared with the amount awarded in May 1944, however, the rise was only 1.6 percent.

Civil-service retirement rolls continued to expand in May. Payments to 87,300 annuitants exceeded \$7.1 million, rising 2.1 and 11 percent, respectively, over payments in the preceding month and in May 1944. Lump-sum payments were 49 percent above those a year earlier, and totaled \$1.1 million.

Retired railroad workers received \$11.2 million, an increase of 4.7 percent over payments in May 1944, while the number of individuals receiving these payments (166,400) increased 4.1 percent. Little change has occurred during the past year in the number of persons receiving survivor payments; in May, recipients numbered 4,300. The \$147,000 paid to survivors of railroad workers represented a decrease of 2.3 percent from payments in May 1944; during the past 13 months, these payments have ranged from \$143,000 to \$151,000. About 2,200 lump-sum payments amounting to \$874,000 were made under the Railroad Retirement Act in May.

The 1.1 million beneficiaries receiving monthly retirement or survivor payments under the Social Security Act in May represent some 676,000 families. The 258,000 beneficiaries receiving monthly retirement, disability,

or survivor payments under the railroad and civil-service retirement systems are approximately equal to the number of families receiving such benefits, since these programs do not provide supplementary payments for

wives and children of disabled workers and since monthly benefits are paid to only one survivor of a deceased annuitant. The 1.6 million beneficiaries under the veterans' program represented about 1.4 million families.

Table 2.—Selected social insurance and related programs, by specified period, 1936-45

[In thousands; data corrected to July 6, 1945]

Calendar year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs					
		Monthly retirement and disability benefits ¹				Survivor benefits						Rhode Island sickness compensation ¹¹	State unemployment compensation laws ¹¹	Service-men's Readjustment Act ¹¹	Railroad Unemployment Insurance Act ¹³		
		Social Security Act ²	Railroad Retirement Act ³	Civil Service Commission ⁴	Veterans Administration ⁵	Monthly			Lump-sum ⁶								
						Social Security Act ²	Railroad Retirement Act ³	Veterans Administration ⁵	Social Security Act ²	Railroad Retirement Act ³	Civil Service Commission ⁴					Veterans Administration ⁵	
Number of beneficiaries																	
1944																	
May	451.0	150.8	78.7	792.8	391.9	4.2	332.5	13.4	1.5	1.3	4.5	8.3	87.1	-----	-----	-----	0.5
June	458.5	159.9	79.2	814.4	399.2	4.2	336.5	12.3	1.3	.5	4.5	8.3	77.9	-----	-----	-----	.4
July	466.7	160.2	79.7	833.9	403.2	4.3	339.0	11.9	1.4	.9	4.4	7.6	65.7	-----	-----	-----	.3
August	475.6	160.7	80.1	854.7	411.1	4.3	344.1	14.2	1.7	1.2	4.2	7.0	72.3	-----	-----	-----	.6
September	482.2	161.2	80.9	875.6	421.8	4.3	350.9	14.2	1.6	1.2	3.7	5.9	63.3	-----	8.3	-----	.7
October	492.3	162.1	82.2	901.4	434.4	4.3	358.7	15.5	1.6	1.2	3.8	5.6	63.6	-----	8.3	-----	.8
November	500.6	162.8	83.2	929.6	445.7	4.3	364.7	14.6	1.5	1.5	3.9	5.0	71.4	-----	12.0	-----	.9
December	508.7	163.5	83.9	955.7	454.3	4.3	372.7	13.0	1.4	1.4	3.6	4.5	74.9	-----	16.8	-----	1.2
1945																	
January	522.6	163.9	84.8	982.3	467.0	4.3	380.9	15.4	1.5	1.5	3.7	4.4	104.8	-----	23.7	-----	1.9
February	533.9	164.9	85.4	1,008.1	479.4	4.2	386.3	15.4	1.4	1.5	3.4	4.3	100.1	-----	26.1	-----	1.8
March	547.1	165.5	86.0	1,037.8	494.7	4.3	405.7	18.7	2.0	2.8	3.8	5.0	103.2	-----	27.8	-----	1.6
April	558.4	166.0	86.6	1,070.3	510.0	4.3	450.5	17.0	1.9	2.0	3.7	5.3	87.2	-----	28.3	-----	1.2
May	570.6	166.4	87.3	1,105.6	523.7	4.3	500.9	18.5	2.2	2.3	4.4	7.5	98.0	-----	28.1	-----	1.7
Amount of benefits ¹³																	
1936	\$458,896	-----	\$683	\$51,630	\$299,001	-----	\$22	\$99,992	-----	\$4,062	\$3,395	-----	\$131	-----	-----	-----	-----
1937	501,664	-----	40,001	53,694	299,660	-----	444	96,370	\$1,278	4,401	3,684	-----	2,132	-----	-----	-----	-----
1938	999,600	-----	96,766	56,118	301,277	-----	1,383	101,492	10,478	4,291	4,604	3,405	-----	393,786	-----	-----	-----
1939	1,043,089	-----	107,282	58,331	307,512	-----	1,451	100,192	13,896	4,926	4,952	3,553	-----	429,298	-----	-----	\$5,696
1940	1,188,702	\$21,074	114,166	62,019	317,851	\$7,784	1,448	105,696	11,736	2,497	5,810	3,960	-----	518,700	-----	-----	15,961
1941	1,085,488	55,141	119,912	64,933	320,561	25,454	1,559	111,799	13,328	3,421	6,170	4,352	-----	544,321	-----	-----	14,537
1942	1,130,721	80,305	122,896	68,115	325,265	41,702	1,603	111,193	15,038	4,114	6,105	4,120	-----	544,084	-----	-----	6,289
1943	921,463	97,257	125,795	72,961	331,350	57,763	1,704	116,133	17,830	5,560	7,344	4,350	\$2,857	79,643	-----	-----	9,917
1944	1,119,588	119,009	129,707	78,081	456,279	76,942	1,755	144,302	22,146	6,591	7,953	4,784	5,035	62,385	-----	\$4,119	582
1945																	
May	90,444	9,659	10,741	6,412	36,290	6,209	150	10,960	1,867	586	739	433	597	5,771	-----	-----	31
June	90,312	9,810	10,712	6,454	36,258	6,316	146	11,457	1,712	518	625	457	596	5,225	-----	-----	26
July	96,347	9,999	10,798	6,536	41,925	6,364	147	12,589	1,656	557	468	392	547	4,348	-----	-----	21
August	96,362	10,236	10,843	6,506	40,369	6,549	148	12,547	1,968	661	712	476	502	4,808	-----	-----	38
September	97,743	10,289	10,880	6,540	41,524	6,775	151	13,004	1,962	602	684	396	422	4,246	-----	-----	40
October	100,091	10,573	11,040	6,659	42,271	7,012	147	13,038	2,138	570	708	386	404	4,505	-----	748	46
November	102,457	10,770	10,982	6,673	43,548	7,172	147	12,924	2,043	523	827	368	364	4,918	-----	1,148	51
December	105,564	10,903	11,064	6,788	44,455	7,237	147	13,813	1,836	598	693	391	330	5,192	-----	2,016	70
1945																	
January	111,868	11,257	11,065	6,856	46,993	7,507	143	13,891	2,180	599	830	371	318	7,299	-----	2,438	111
February	111,895	11,548	11,184	6,810	46,971	7,755	143	14,404	2,181	534	788	340	290	6,435	-----	2,413	98
March	119,342	11,925	11,253	6,962	49,039	8,064	146	16,042	2,634	764	1,257	380	362	7,242	-----	3,140	100
April	121,230	12,155	11,270	6,974	50,306	8,297	151	18,450	2,370	748	968	387	357	6,179	-----	2,541	63
May	127,558	12,450	11,247	7,119	53,000	8,478	147	20,000	2,563	874	1,102	440	343	7,044	-----	2,501	45

¹ Old-age retirement benefits under all acts, disability retirement benefits under Railroad Retirement and Civil Service Retirement Acts, and disability payments to veterans.

² Primary and wife's benefits and benefits to children of primary beneficiaries.

³ Partly estimated.

⁴ Age and disability annuitants and pensioners as of 20th of month. Payments represent amounts certified, minus cancellations. Widows receiving both survivor and death-benefit annuities are counted twice, but 2 or more individuals sharing 1 death-benefit annuity are counted as 1. Monthly payments to survivors include annuities to widows under joint and survivor elections and 12-month death-benefit annuities to widows and next of kin.

⁵ Retirement and disability benefits include survivor benefits under joint and survivor elections; not adjusted for suspension of annuities of persons reemployed under National Defense Acts of June 28, 1940, and Jan. 24, 1942. Payments principally from civil-service retirement and disability fund but include also payments from Canal Zone and Alaska Railroad retirement and disability funds administered by Civil Service Commission. Monthly retirement payments include accrued annuities to date of death paid to survivors. Refunds to employees leaving the service are not included, but will be summarized twice a year in the *Bulletin*.

⁶ Veterans' pensions and compensation.

⁷ Widows, widow's current, parent's, and child's benefits. Partly estimated.

⁸ Payments to widows, parents, and children of deceased veterans.

⁹ Number of decedents on whose account lump-sum payments were made, and amount of such payments.

¹⁰ For the period January 1937-August 1939, includes payments to covered workers at age 65 totaling \$9.9 million, which are not survivor payments.

¹¹ Payments for burial of deceased veterans.

¹² Number represents average weekly number of beneficiaries. Annual amounts under State unemployment compensation and Rhode Island sickness compensation laws adjusted for voided benefit checks; monthly amounts unadjusted. Data under Servicemen's Readjustment Act are readjustment allowances to totally unemployed veterans only, and exclude payments to self-employed veterans; data exclude Alaska because data not available.

¹³ Number represents average number of persons receiving benefits for unemployment in a 14-day registration period. Annual amounts adjusted for underpayments and recoveries of overpayments; monthly figures unadjusted.

¹⁴ Payments to individuals: amounts certified, under Social Security and Railroad Retirement Acts (including retroactive payments) and Railroad Unemployment Insurance Act; disbursements minus cancellations, under Civil Service Commission and Veterans Administration programs; checks issued by State agencies, under State unemployment insurance and Rhode Island sickness compensation programs, and under Servicemen's Readjustment Act.

¹⁵ Preliminary estimate.

Population Estimates for Social Security Purposes

State Population Estimates

Data on the total civilian population for November 1, 1943, are available from estimates of the Bureau of the Census, based on ration-book registrations. In computing recipient rates for 1944 for public assistance programs, the Bureau of Public Assistance of the Social Security Board has developed further estimates for State population under 18 years and 65 years and over. The estimated recipient rates have previously been published in the *BULLETIN*,¹ and table 4 now presents the population estimates on which the rates were based. Information for estimating age groups within the total population is less adequate than the bases for total population figures, and the age-group data should therefore be used with more reservations.

The numbers of children under 18 were estimated from unpublished census data derived from the ration-book registrations. In some States the estimates of persons aged 65 and over are essentially 1940 population figures for persons 61 years of age and over as reduced by a constant mortality factor; in other States, however, migration has been important and was adjusted for by means of data on mortality of the aged.

Estimates of Dependent Wives and Children

In its analysis of proposals for changes in the social security program, the Social Security Board has found it necessary to consider among other things the potential number of beneficiaries who might be affected. Of considerable importance in this connection is the estimate of persons who might receive benefits as dependents or survivors. Since such an estimate involves the use of data on family relationships, it may conveniently be based on 1940 census materials.

Table 4, developed in the Bureau of Research and Statistics, presents data by State, for March 1940, on the number of persons in the labor force, the

estimated number of wives whose husbands are in the labor force but who are not themselves in the labor force, and the estimated number of unmar-

Table 3.—Estimated number of persons in labor force and their dependent wives and children under age 18,¹ by State, March 1940

[In thousands]

State	Total ²	Persons in labor force ³	Dependent wives and children of men in labor force			Ratio: column 2 to column 3
			Total	Wives ⁴	Children under 18 ⁵	
(1)	(2)	(3)	(4)	(5)	(6)	(7)
United States.....	110,516	52,789	57,727	23,008	34,719	2.1
Alabama.....	2,434	1,017	1,417	462	955	2.4
Arizona.....	421	180	240	80	160	2.3
Arkansas.....	1,651	679	972	338	634	2.4
California.....	5,623	2,948	2,675	1,233	1,442	1.9
Colorado.....	914	421	492	192	300	2.2
Connecticut.....	1,459	770	689	298	391	1.9
Delaware.....	222	114	108	46	62	1.9
District of Columbia.....	570	344	226	108	118	1.7
Florida.....	1,576	787	789	317	471	2.0
Georgia.....	2,730	1,226	1,504	511	993	2.2
Idaho.....	447	191	256	93	163	2.3
Illinois.....	6,674	3,361	3,313	1,482	1,831	2.0
Indiana.....	2,878	1,331	1,546	665	882	2.2
Iowa.....	2,091	958	1,133	471	662	2.2
Kansas.....	1,480	670	811	339	472	2.2
Kentucky.....	2,361	999	1,362	477	885	2.4
Louisiana.....	1,993	884	1,109	391	718	2.3
Maine.....	696	330	365	140	225	2.1
Maryland.....	1,515	767	748	307	440	2.0
Massachusetts.....	3,518	1,644	1,674	693	981	1.9
Michigan.....	4,541	2,126	2,415	999	1,416	2.1
Minnesota.....	2,319	1,101	1,218	480	738	2.1
Mississippi.....	1,926	808	1,117	396	721	2.4
Missouri.....	3,183	1,521	1,662	716	946	2.1
Montana.....	475	225	250	97	153	2.1
Nebraska.....	698	301	398	241	357	2.2
Nevada.....	94	48	46	19	26	2.0
New Hampshire.....	407	207	200	82	117	2.0
New Jersey.....	3,549	1,857	1,692	744	948	1.9
New Mexico.....	457	178	279	85	194	2.6
New York.....	11,229	5,962	5,267	2,344	2,924	1.9
North Carolina.....	3,105	1,334	1,771	558	1,213	2.3
North Dakota.....	1,546	236	310	104	206	2.3
Ohio.....	5,771	2,766	3,005	1,306	1,699	2.1
Oklahoma.....	1,902	805	1,098	400	698	2.4
Oregon.....	906	53	453	204	249	2.0
Pennsylvania.....	8,193	3,986	4,207	1,665	2,541	2.1
Rhode Island.....	609	322	287	118	169	1.9
South Carolina.....	1,692	731	961	291	670	2.3
South Dakota.....	544	240	304	111	193	2.3
Tennessee.....	2,439	1,072	1,367	490	877	2.3
Texas.....	5,465	2,455	3,010	1,135	1,875	2.2
Utah.....	458	181	277	93	184	2.5
Vermont.....	295	141	153	59	94	2.1
Virginia.....	2,249	1,031	1,217	429	789	2.2
Washington.....	1,424	717	708	315	392	2.0
West Virginia.....	1,542	635	907	302	605	2.4
Wisconsin.....	2,629	1,228	1,401	665	836	2.1
Wyoming.....	218	100	118	45	73	2.2

¹ Wives not in the labor force; unmarried children under 18, not in the labor force.

² Sum of columns 3 and 4.

³ Sixteenth Census of the United States: 1940. Population—The Labor Force. Vol. III, pt. 2, table 1.

⁴ Wives of men in the labor force (Sixteenth Census, *ibid.*, table 8) less estimated number of such wives in labor force. Estimate for each State obtained by applying to the number of wives of men in the labor force the regional ratio: percent which nonlabor-force wives of family heads in the labor force represent of total number of wives of family heads in the labor force (Sixteenth Census of the United States: 1940. Population—Families—Employment Status. Table 10).

⁵ Population under 18 living in families and related to family head as a child, grandchild, or other relative (Sixteenth Census of the United States: 1940. Population—Characteristics by Age. Vol. IV, pt. 2, table 13) less:

(1) Married persons and labor force members. Estimate for each State obtained by applying to the number of children under 18 living in families the regional ratio: percent which married children, grandchildren, of other relatives and single persons 14 to 17 in labor force are of all children under 18 in families.

(2) Dependent children living in families the head of which is not in labor force. Estimate for each State obtained by use of the following algebraic expression:

$$X = A - \frac{A}{1 + D \left(\frac{B}{C} \right)}$$

When X=number of dependent children in families with a head in the labor force.

A=number of dependent children in all families (above).

B=number of families with head in labor force (Sixteenth Census of the United States: 1940. Population and Housing—Families—General Characteristics. Table 32.)

C=number of families with head not in labor force (Sixteenth Census, *ibid.*).

D=the regional ratio: average number of children under 18 per family with head in the labor force over the average number of children under 18 per family with head not in the labor force (Sixteenth Census of the United States: 1940. Population—Families—Employment Status. Table 15.)

¹ See the October 1944 *Bulletin*, pp. 16-17.

ried children under 18, not in the labor force, who are members of families headed by a person in the labor force.

In using these estimates for studies of potential social insurance beneficiaries, several cautions must be observed. These estimates necessarily make use of the census definition of child. That is to say, grandchildren or other relatives of the head of the family living in the household and under age 18 are counted as children of the head. As a result, the number of children may be slightly overstated. The estimates relate to all persons in the labor force. In a social insurance system with limited coverage, the number of dependent wives

and children per covered worker would differ. If coverage is limited largely to urban groups, the ratio will be smaller because of the lower average number of children per family. This factor will be at least partly offset if wives and children working in noncovered employment are regarded as dependents. In the estimates of table 3, such persons appear as members of the labor force.

The ratio of dependent—that is, nonworking—wives and children to persons in the labor force varies, of course, with economic conditions. In general, the ratio may be expected to be larger in periods of limited employment opportunities and smaller when jobs are plentiful and when women have both incentives and opportunities to work.

Variations among the States in the ratio of dependents plus workers to labor force members are influenced by differences in the relative number of wives in the labor force and in the number of children per family. States in which proportionately more wives are in the labor force tend to have a relatively low ratio of dependents; States with families above the national average in size, as most Southern States, show a relatively high ratio of dependents.

Financial and Economic Data

Social Insurance Contributions

Federal insurance contributions of \$316 million in May were the highest in any single month since the beginning of the program, surpassing by \$6 million the previous high of May 1944, and by \$93 million, or 42 percent, the amount for February 1945, the comparable month of the previous quarter (table 5). April–May contributions were slightly greater than those in the entire second quarter of 1944, and raised the total amount contributed by employees and employers in the 11 months of the current fiscal year somewhat above that for the whole fiscal year 1943–44. Federal unemployment tax collections in May were \$12.3 million, 13 percent below May 1944 collections. Total collections in the 5 months of 1945, however, were slightly more than in the same period of 1944.

State unemployment insurance contributions during the month were

slightly below those in May 1944. Whereas both Federal insurance contributions and Federal unemployment tax collections will probably reach their peak during the current fiscal year, State unemployment insurance contributions appear to have reached their high point in 1943–44. The decline is due to the fact that experience-rating provisions are in effect in all but nine States in this fiscal year.

Expenditures

Federal expenditures for social security and related purposes under programs administered by the Board were \$60 million in May. Of this amount, old-age and survivors insurance benefits and grants to States for old-age assistance accounted for \$52 million; grants for aid to dependent children were \$4.6 million, and for aid to the blind, about \$1 million. Total Federal expenditures for all the Board programs in the fiscal year through May were about \$16 million or 3 percent more than in the first 11 months of the preceding fiscal year. This rise is due primarily to the \$50-million increase in benefit payments for old-age and survivors insurance, which was partially offset by a decrease of \$34 million in grants to States for public assistance and unemployment compensation administration. In each of the four grant-in-aid programs, Federal expenditures were below those in the corresponding 11 months of the preceding fiscal year; grants for old-age assistance showed the largest dollar decrease (\$24 million) and those for unemployment compensation administration the largest relative decrease (13 percent).

Status of Trust Accounts

Old-age and survivors insurance trust fund.—Receipts in May consisted of a record \$316 million collected under the Federal Insurance Contributions Act and appropriated to the fund. Expenditures amounted to \$25.2 million, of which \$22.8 million represented benefit payments and \$2.4 million, reimbursements to the Treasury Department for administrative expenses incurred in connection with the operation of the program (table 7). Benefit payments, as well as receipts, reached their highest point in May, being 5 percent above the April amount and 33 percent above that in May 1944. Benefit payments in the

Table 4.—Estimated civilian population, population under 18 years of age and 65 years of age and over, by State, for specified period

State	[In thousands]		
	Estimated civilian population, Nov. 1, 1943 ¹	Estimated population under 18 years, Nov. 1, 1943 ¹	Estimated population 65 years and over, Apr. 1, 1944 ²
United States..	127,308	41,440	9,890
Ala.....	2,718	1,115	150
Ariz.....	569	223	27
Ark.....	1,736	688	118
Calif.....	7,882	2,070	666
Colo.....	1,067	353	93
Conn.....	1,748	492	141
Del.....	274	81	22
D. C.....	817	194	46
Fla.....	2,012	649	142
Ga.....	2,977	1,162	170
Idaho.....	473	174	35
Ill.....	7,564	2,160	630
Ind.....	3,383	1,062	302
Iowa.....	2,277	725	238
Kans.....	1,679	536	165
Ky.....	2,549	908	198
La.....	2,317	884	128
Maine.....	782	298	81
Md.....	1,983	617	132
Mass.....	4,093	1,191	394
Mich.....	5,377	1,744	358
Minn.....	2,526	811	235
Miss.....	1,996	828	122
Mo.....	3,525	1,076	345
Mont.....	470	156	41
Nebr.....	1,176	386	116
Nev.....	131	38	9
N. H.....	453	140	49
N. J.....	4,080	1,152	320
N. Mex.....	490	215	25
N. Y.....	12,443	3,410	1,080
N. C.....	3,347	1,384	172
N. Dak.....	537	203	40
Ohio.....	6,828	2,056	585
Okl.....	1,988	755	155
Oreg.....	1,159	327	110
Pa.....	9,373	2,985	750
R. I.....	695	208	60
S. C.....	1,790	771	89
S. Dak.....	545	195	46
Tenn.....	2,818	1,061	184
Tex.....	6,260	2,270	380
Utah.....	354	234	15
Vt.....	316	106	34
Va.....	2,770	1,028	170
Wash.....	1,905	524	170
W. Va.....	1,732	706	110
Wis.....	2,945	948	259
Wyo.....	236	82	13

¹ Estimated by Bureau of the Census.

² Estimated by Social Security Board.

first 11 months of 1944-45 were well above the total in the entire 12 months of 1943-44.

All the fund's excess of receipts over expenditures in May—\$290 million—went into its unexpended balances, since no investments were made during the month. The fund's assets increased by 22 percent from May 1944, to \$6,529 million in May 1945; \$6,154 million was in Government securities and the remainder represented unexpended balances. Through the current fiscal year to the end of May, the fund acquired \$745 million of Government securities, slightly less than the amount bought in the comparable period of the preceding year and an indication of a decrease in the rate of the fund's growth. Sizable investment operations may be expected in June, since investments of more than \$1.5 billion mature on June

30, 1945, and the fund's unexpended balances are relatively high.

Unemployment trust fund.—Fund receipts in May totaled \$278 million as contrasted with expenditures of \$7.3 million. As a result, assets rose above the \$7-billion mark for the first time to \$7.2 billion, 25 percent greater than a year earlier. Receipts consisted of \$276 million deposited by the States to their own accounts and \$2 million deposited by the Railroad Retirement Board in the railroad unemployment insurance account. State deposits were almost equal to those in May 1944 and 30 percent more than in February, the comparable month of the preceding quarter; for the 11 months of the fiscal year, however, deposits were 6 percent below deposits in the comparable period a year earlier.

While deposits show a decreasing trend, withdrawals for benefit payments are increasing, but only slightly; in 1944-45, they will probably be less than half the amount for 1942-43. May withdrawals by States for benefit payments increased 19 percent over the previous month to \$7.3 million, 27 percent above withdrawals in May 1944. During the current fiscal year ending with May, withdrawals increased by 14 percent to \$62 million.

In May, the fund acquired \$283 million of 1½-percent special certificates of indebtedness, raising its investment holdings to \$7.2 billion.* The fund's investments in certificates of indebtedness—95 percent of its security holdings—will mature on June 30.

Combined investments of both trust funds totaled \$13.4 billion at the end of May, representing 5.7 per-

Table 5.—Social insurance taxes under selected programs, by specified period, 1942-45
[In thousands]

Period	Old-age and survivors insurance		Unemployment insurance		
	Federal insurance contributions	Taxes on carriers and their employees	State unemployment contributions ¹	Federal unemployment taxes	Railroad unemployment insurance contributions
Fiscal year:					
1942-43.....	\$1,130,495	\$208,795	\$1,217,737	\$158,361	\$102,710
1943-44.....	1,292,122	267,065	1,353,272	179,909	121,518
11 months ended:					
May 1943.....	1,127,737	160,177	1,209,025	155,239	76,846
May 1944.....	1,267,015	202,188	1,335,235	178,821	86,686
May 1945.....	1,305,328	224,997	1,246,872	182,970	101,980
1944					
May.....	309,381	13,434	175,229	14,250	975
June.....	5,107	64,877	20,037	1,089	34,832
July.....	81,751	1,395	172,482	2,948	57
August.....	293,279	14,182	160,332	11,727	1,099
September.....	3,814	56,036	4,369	666	33,105
October.....	55,427	1,464	169,221	3,160	48
November.....	267,340	14,414	143,700	11,154	1,110
December.....	3,974	55,235	8,899	919	31,761
1945					
January.....	33,275	1,156	132,063	13,232	31
February.....	222,056	4,679	127,303	114,251	734
March.....	17,640	65,454	5,162	9,729	31,471
April.....	41,157	1,465	158,365	2,845	359
May.....	315,615	8,587	167,846	12,337	2,215

¹ Represents contributions plus penalties and interest collected from employers and contributions from employees, deposited in State clearing accounts. Data reported by State agencies, corrected to July 2, 1945.

Source: *Daily Statement of the U. S. Treasury*, unless otherwise noted.

Table 6.—Federal appropriations and expenditures under programs¹ administered by the Social Security Board, by specified period, 1943-45
[In thousands]

Item	Fiscal year 1943-44		Fiscal year 1944-45	
	Appropriations ²	Expenditures through May ³	Appropriations ²	Expenditures through May ³
Total.....	\$660,072	\$632,167	\$707,757	\$648,322
Administrative expenses.....	25,701	28,863	25,611	28,784
Federal Security Agency, Social Security Board ⁴	25,451	21,971	25,446	21,954
Department of Commerce, Bureau of the Census.....	250	225	165	102
Department of the Treasury ⁵	(7)	6,667	(7)	6,728
Grants to States.....	440,773	435,878	444,140	402,058
Old-age assistance.....	\$ 343,350	335,566		311,480
Aid to dependent children.....	\$ 56,885	54,341	409,800	40,415
Aid to the blind.....	\$ 10,115	9,692		9,655
Unemployment compensation administration ⁶	30,423	36,270	34,346	31,508
Benefit payments, old-age and survivors insurance.....	¹⁰ 184,597	167,426	¹¹ 238,000	217,480

¹ Excludes war emergency programs.

² Excludes unexpended balance of appropriations for previous fiscal year. Includes, for 1944-45, additional appropriations provided in First Deficiency Appropriation Act, 1945, approved Apr. 25, 1945.

³ Based on checks cashed and returned to Treasury. Includes expenditures from unexpended balance of appropriations of preceding fiscal year.

⁴ See footnotes 8-10.

⁵ Represents appropriations and expenditures for salaries and some miscellaneous items; excludes other miscellaneous expenditures of the Board made from Federal Security Agency appropriations. Includes amounts expended by the Board in administration of old-age and survivors insurance, reimbursed from old-age and survivors insurance trust fund to general fund of Treasury.

⁶ Represents amounts expended by Treasury in administration of title II of Social Security Act and Federal Insurance Contributions Act, reimbursed from old-age and survivors insurance trust fund to general fund of Treasury.

⁷ Not available because not separated from appropriations for other purposes.

⁸ Reflects transfers among the 3 programs.

⁹ Appropriations include \$4,095,411 for 1943-44 and \$4,350,055 for 1944-45 transferred from War Manpower Commission as reimbursement for expenditures for employment office facilities and services.

¹⁰ Represents actual benefit payments during 1943-44 from old-age and survivors insurance trust fund.

¹¹ Represents estimated expenditures during 1944-45 from old-age and survivors insurance trust fund shown in 1945-46 budget.

Source: Various Federal appropriation acts and 1945-46 budget (appropriations); *Daily Statement of the U. S. Treasury* (expenditures).

cent of the total interest-bearing public debt or about the same percentage as both a month and a year earlier.

There were no significant changes

in employment during the month likely to affect directly the financial operations of social insurance programs. Total employment continued

slowly upward in May, though non-agricultural employment was only slightly below that in April and the same as a year ago.

Table 7.—Status of the old-age and survivors insurance trust fund, by specified period, 1937–45

(In thousands)

Period	Receipts		Expenditures		Assets			
	Appropriations to trust fund ¹	Interest received ²	Benefit payments ³	Reimbursement for administrative expenses ⁴	Net total of U. S. Government securities acquired ⁵	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937–May 1945.....	\$7,016,705	\$423,518	\$761,132	\$150,573	\$6,153,834	\$33,569	\$341,115	\$6,528,518
Fiscal year:								
1942–43.....	1,130,495	87,403	149,304	27,492	1,035,200	24,495	6,966	4,268,296
1943–44.....	1,292,122	103,177	184,597	32,607	1,172,036	21,384	16,136	5,446,391
11 months ended:								
May 1943.....	1,127,727	3,496	135,395	24,926	678,400	24,509	293,552	4,198,096
May 1944.....	1,287,015	3,349	167,426	29,183	775,036	22,838	327,343	5,362,051
May 1945.....	1,305,328	18,859	217,480	24,580	744,964	33,569	341,115	6,528,518
1944.....								
May.....	309,381		17,126	3,424		22,838	327,343	5,362,051
June.....	5,107	99,828	17,171	3,424	397,000	21,384	16,136	5,446,391
July.....	51,751	4	16,630	2,437	—12,000	24,747	57,462	5,479,079
August.....	293,279		18,118	2,437		25,620	329,512	5,751,802
September.....	3,814	3,714	18,402	2,437	279,964	26,386	34,760	5,738,492
October.....	55,427		19,204	1,869		26,688	69,320	5,772,948
November.....	267,340		18,996	1,869		28,680	313,808	6,019,320
December.....	3,974	2,530	19,248	1,869	290,000	29,418	8,455	6,004,707
1945.....								
January.....	33,275	4,938	20,032	2,307	—13,000	30,376	36,371	6,020,582
February.....	222,056		19,431	2,307		32,936	234,129	6,220,899
March.....	17,640	7,673	22,751	2,307	300,000	32,256	35,065	6,221,155
April.....	41,157		21,820	2,370		33,427	59,980	6,233,121
May.....	315,615		22,848	2,370		33,569	341,115	6,528,518

¹ Equals taxes collected under Federal Insurance Contributions Act.

² Interest on investments held is credited annually in June; on investments redeemed, in month of redemption.

³ Based on checks cashed and returned to Treasury.

⁴ Figures for October–December 1944, in addition to usual bookkeeping adjust-

ment for April–June quarter, include additional bookkeeping adjustments for expenditures for fiscal years 1941–42, 1942–43, and 1943–44. Figures in table do not reflect actual outlays in the respective years.

⁵ Minus figures represent net total of notes redeemed; includes accrued interest.

Source: Daily Statement of the U. S. Treasury.

Table 8.—Status of the unemployment trust fund, by specified period, 1936–45

(In thousands)

Period	Total assets at end of period	Net total of Treasury certificates and bonds acquired ¹	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account			
				Deposits	Interest credited	Withdrawals ²	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period ³
Cumulative, January 1936–May 1945.....	\$7,226,959	\$7,219,000	\$7,959	\$8,533,083	\$410,302	\$2,320,476	\$6,622,932	\$475,584	\$28,718	\$44,523	\$604,026
Fiscal year:											
1942–43.....	4,372,460	1,228,000	5,460	1,217,686	75,563	174,334	4,002,570	92,441	6,861	1,834	369,890
1943–44.....	5,878,778	1,503,000	8,778	1,349,307	88,520	60,000	5,380,403	109,375	8,001	591	498,375
11 months ended:											
May 1943.....	4,298,319	1,146,021	13,299	1,204,838	34,800	167,946	3,955,347	69,164	3,174	1,787	342,972
May 1944.....	5,780,782	1,407,000	6,782	1,328,876	41,101	54,536	5,318,010	78,026	3,722	566	462,772
May 1945.....	7,226,959	1,349,000	7,959	1,248,741	55,960	62,196	6,622,932	91,906	5,171	689	604,026
1944.....											
May.....	5,780,782	280,000	6,782	277,219		5,752	5,318,010	877		40	462,772
June.....	5,878,778	96,000	8,778	20,431	47,425	5,463	5,380,403	31,349	4,279	25	498,375
July.....	5,925,818	42,000	12,618	50,628		3,931	5,427,100	56		24	498,618
August.....	6,215,750	298,000	4,750	284,766		4,550	5,707,316	984		17	508,433
September.....	6,248,160	34,000	3,160	6,878		4,216	5,709,979	29,795		48	538,180
October.....	6,301,412	23,000	33,412	57,245	756	4,882	5,763,098	43	60	46	538,313
November.....	6,550,190	278,000	4,190	252,416		4,593	6,010,922	999		46	539,268
December.....	6,583,434	33,000	4,434	7,071	2,336	4,910	6,015,418	28,585	216	53	568,016
1945.....											
January.....	6,674,828	74,000	21,828	43,537	50,165	6,970	6,102,174	27	4,637	100	572,654
February.....	6,880,453	220,000	7,453	211,822		6,758	6,307,238	652		92	573,214
March.....	6,914,989	38,000	3,969	11,346	2,702	7,970	6,313,317	28,324	250	116	601,672
April.....	6,956,109	25,000	20,109	46,955		6,137	6,354,135	324		85	601,974
May.....	7,226,959	283,000	7,959	276,077		7,280	6,622,932	2,117		65	604,026

¹ Includes accrued interest.

² Includes transfers from State accounts to railroad unemployment insurance account amounting to \$106,239,000, of which \$111,000 was transferred from Kentucky account in July, \$1,000 in September, \$66,000 in October 1944, \$97,000 in January and \$63,000 in April, 1945.

³ Includes transfers from railroad unemployment insurance administration fund amounting to \$38,030,880.

Source: Daily Statement of the U. S. Treasury.

Recent Publications in the Field of Social Security*

Social Security Board

LEISY, AGNES. *Families Receiving Aid to Dependent Children. Part I. Race, Size, and Composition of Families and Reasons for Dependency.* Washington: Social Security Board, Bureau of Public Assistance, 1945. 58 pp. Processed. (Public Assistance Report No. 7.)

This study gives characteristics of families receiving aid to dependent children in 16 States in the fall of 1942 and indicates "some respects in which, under the existing provisions of the Social Security Act, States could aid more needy children and more effectively serve children already receiving aid." A limited number of copies are available for research workers and interested institutions. Requests should be addressed to the Bureau of Public Assistance, Social Security Board, Washington 25, D. C.

War and Postwar Social Services

CLOSE, KATHRYN. "After Lanham Funds — What?" *Survey* *Monthly*, N. Y., Vol. 81, May 1945, pp. 131-135. 30 cents.

Reviews the accomplishments of day-care centers for children of working mothers, discusses the permanent need for such centers, and suggests how they could be financed when emergency war funds are no longer available.

"The Disabled Veteran." *Annals of the American Academy of Political and Social Science*, Philadelphia, Vol. 239, May 1945, pp. 1-181. \$2. A series of papers surveying the field of disability in relation to the veterans of World War II.

FAMILY WELFARE ASSOCIATION OF AMERICA. *Selected Reading List on Veterans.* N. Y.: The Association, 1945. 5 pp. Processed. (Family Welfare and the Home Front. Blue Bulletin—Number E-12.) 5 cents.

INTER-AMERICAN CONFERENCE ON PROBLEMS OF WAR AND PEACE, MEXICO CITY, 1945. *Report Submitted to*

*The inclusion of prices of publications in this list is intended as a service to the reader, but any orders must be directed to publishers or booksellers and not to the Social Security Board or the Federal Security Agency. Federal publications for which prices are listed should be ordered from the Superintendent of Documents, Government Printing Office, Washington 25, D. C.

the Governing Board of the Pan American Union by the Director General. Washington: Pan American Union, 1945. 115 pp. 50 cents. Summarizes the work of the various committees and gives the text of the Conclusions approved by the Conference.

WAGNER, ROBERT F. *Social Security for the American People.* Washington: U. S. Govt. Print. Off., 1945. 22 pp.

Senator Wagner's speech introducing S. 1050, a bill "broadening the social security program, strengthening the employment service, and extending health services and facilities."

General

AMERICAN COUNCIL ON EDUCATION. COMMITTEE ON EDUCATION AND SOCIAL SECURITY. INSTITUTE ON SOCIAL SECURITY. *Abstracts of Eight Sessions of the Institute on Social Security, April 23 to May 3, 1945.* Washington: The Committee, 1945. 30 pp. Processed.

Selected papers discussing the historical background, philosophy, practice, and financing of our social security system; the problems of health insurance; the place of citizen advisory boards in a social security program; and policies and programs for achieving full employment. Among the speakers were Arthur J. Altmeyer, Louis H. Bean, George E. Bigge, J. Douglas Brown, Eveline M. Burns, I. S. Falk, Anne E. Geddes, Daniel S. Gerig, and Ellen S. Woodward.

"Family Allowances." *Parliamentary Debates, House of Commons*, London, Vol. 410, 10th May, 1945, columns 2029-2147; 17th May 1945, columns 2675-2767. 6d. a copy.

The debate on the third reading of the bill centered on the maximum age at which a child shall be eligible for allowances, the person to whom the allowance should be paid, the non-duplication of allowances, and income-tax exemption.

Handbook of Latin American Studies: 1942. No. 8. Edited for the Joint Committee on Latin American Studies of the National Research Council, the American Council of Learned Societies, and the Social Science Research Council by Miron Burgin. Cambridge, Mass.: Harvard University Press, c1945. 521 pp. \$6.

A comprehensive annotated bibliography. The section on Labor and

Social Welfare has several hundred titles, about half of which are in the field of social security.

Previsión Social, Madrid, Spain, January and February, 1945.

A new monthly magazine, published by the Instituto Nacional de Previsión, the Spanish National Provident Institution, which contains short articles dealing with recent developments in social insurance, labor legislation, and public welfare in foreign countries.

REBAGLIATI, EDGARDO. "Grandezas y Miserias de Nuestra Legislación Social." *Economía, Trabajo y Seguridad Social*, Lima, Perú, Vol. 2, Feb. 1945, pp. 1-8.

Reviews the development of social legislation in Peru.

Seguridad Social, Caracas, Venezuela, Vol. 1, Apr. 1945.

The first issue of the journal of the Central Institute for Social Security. Contains articles on the administration and theory of social security.

Social Security, Durban, South Africa, Vol. 1, January, February, March, and April, 1945.

The official publication of the South Africa Social Security Association. The April issue contains a summary of the White Paper issued in February on social security proposals for the Union.

"Social Security Issue." *Townsend National Weekly*, Chicago, Vol. 11, June 2, 1945, entire issue. 10 cents.

Numerous short articles criticizing the Social Security Act and urging an increase in pensions for the aged.

SOULE, GEORGE; EFRON, DAVID; and NESS, NORMAN T. *Latin America in the Future World.* N. Y.: Farrar & Rinehart, Inc., 1945. 372 pp. \$3.50.

Background material on social, political, and economic conditions, including a brief description of the social insurance program in each country. Part three contains the recommendations for policy and for specific measures designed to implement the aims of the Atlantic Charter. Prepared under the supervision of Alvin H. Hansen for the National Planning Association.

SOUTHERN RHODESIA. *Report of the Social Security Officer; Part I. Social Security.* Salisbury, Southern Rhodesia: 1944. 137, 44 pp. Processed.

A survey of existing social services and provisions against want in Southern Rhodesia and a proposed plan for social security.

U. S. Congress. SENATE OFFICE OF THE LEGISLATIVE COUNSEL. *General Welfare Clause: Memorandum on the General Welfare Clause.* Washington: U. S. Govt. Print. Off., 1945.

20 pp. (79th Cong., 1st sess., S. Doc. No. 46.)

A historical summary of the main court decisions interpreting the general welfare clause of the Federal Constitution.

U. S. DEPARTMENT OF AGRICULTURE. *Family Food Consumption in the United States, Spring, 1942.* Washington: U. S. Govt. Print. Off., 1944. 157 pp. (U. S. Department of Agriculture, Miscellaneous Publications No. 550.) 20 cents.

Data on the quantities and money values of specific food items and food groups consumed per family per week for income groups in the United States, and for nonfarm, urban, rural, and farm communities.

UNIVERSITY OF SOUTH CAROLINA. *South Carolina: Economic and Social Conditions in 1944.* Columbia: University of South Carolina Press, 1945. 239 pp. (University of South Carolina Publications, Series 1, The Social Sciences, Vol. 1.) \$2.50.

WHITE, R. CLYDE. "Local Participation in Social Security Administration." *Public Administration Review*, Chicago, Vol. 5, Spring 1945, pp. 141-147. \$1.50.

"The major issue in the administrative organization of the social security services arises out of the need for coordinating consumer interest and technical efficiency." The author proposes for this purpose more extensive use of advisory committees.

Old-Age and Survivors Insurance

EKE, PAUL A. "Farm Old-Age Security; Chance for Youth and Veterans." *Land Policy Review*, Washington, Vol. 8, Summer 1945, pp. 23-26. 10 cents.

Recommends that farm owners be covered by old-age and survivors insurance with additional benefits available through a guaranteed life annuity sold by the Government.

RAJA GABAGLIA, ALBERTO. "Aspectos Administrativos do Seguro Social nos Estados Unidos." *Revista do IRB*, Rio de Janeiro, Vol. 5, Feb. 1945, pp. 158-178.

Outlines the administrative organization of the U. S. Social Security Board and discusses the old-age and survivors insurance program.

"Statistics of State and Local Teacher Retirement Systems, 1943-44." *National Educational Association Research Bulletin*, Washington, Vol. 23, Apr. 1945, entire issue. 25 cents.

Employment Security

BANTA, K. VERNON. "At the Crossroads; The United States Employment Service." *The Crippled Child*,

Elyria, Ohio, Vol. 23, June 1945, pp. 7-8 f. 25 cents.

The work of the selective placement program of the USES.

BOOTHE, VIVA, and ARNOLD, SAM. *Seasonality of Employment in Ohio.* Columbus: Ohio State University, Bureau of Business Research, 1944. 247 pp. \$4.

Seasonal indexes of employment by industry (excluding mines and quarries), by occupation, and by sex for Ohio and for eight major counties; seasonal indexes of employment for mines and quarries by type of worker for Ohio and certain counties.

CALIFORNIA. LEGISLATURE. SENATE. INTERIM COMMITTEE ON UNEMPLOYMENT INSURANCE. *Report . . . on Unemployment Insurance.* Sacramento: Calif. State Print. Off., 1945. 159 pp.

Analysis of the California unemployment insurance law and its administration, unemployment insurance problems, and the adequacy of the present system to meet the conditions of employment and unemployment in the reconversion period. Makes recommendations for improving and strengthening the system, for eliminating experience rating, and for establishing a temporary disability insurance program.

CANADA. DEPARTMENT OF RECONSTRUCTION. *Employment and Income With Special Reference to the Initial Period of Reconstruction.* Ottawa: Edmond Cloutier, 1945. 24 pp.

A White Paper setting forth the Government's reconstruction policies for accomplishing a "smooth, orderly transition from the economic conditions of war to those of peace and to maintain a high and stable level of employment and income."

CANADA. DEPARTMENT OF TRADE AND COMMERCE. DOMINION BUREAU OF STATISTICS. SOCIAL ANALYSIS BRANCH. *Annual Report on Current Benefit Years Under the Unemployment Insurance Act, Calendar Year 1943.* Ottawa, 1945. 30 pp. 25 cents.

CHACE, JAMES E. *Unemployment Compensation Disqualifications.* Chicago: University of Chicago Press, 1945. 85 pp. (University of Chicago. School of Business. Studies in Business Administration, Vol. 15, No. 2.) \$1.

An analysis which "looks beyond the statutory provisions which delimit disqualifications to their actual application and impact." Presents statistics "on the extent to which claimants for unemployment compensation are disqualified, the reasons why disqualifications are imposed, and the duration or impact of disqualification . . ."

Considers the trend toward harsher disqualifications and points out the relation of experience rating to this trend.

CHAMBER OF COMMERCE OF THE STATE OF NEW YORK. SUB-COMMITTEE ON POSTWAR CONDITIONS: *A Federal Budget for Postwar Employment.* N. Y.: The Chamber, 1945. 6 pp. Arguments against the proposed Murray Full Employment Act.

"Characteristics of Unemployment Compensation Claimants in Seven Labor-Shortage Areas." *The Labor Market* (War Manpower Commission), Washington, May 1945, pp. 5-7. Processed.

COMMERCE AND INDUSTRY ASSOCIATION OF NEW YORK, INC. *Meeting on Merit Rating in Unemployment Insurance.* N. Y.: The Association, 1945. 24 pp. Processed.

Milton Loysen and Goodman Block argue against experience rating, while Frank B. Cliffe states the case for it.

"Distribution of Surplus and Benefit Changes Adopted for State Unemployment Insurance System." *Industrial Bulletin and Employment Review* (Department of Labor, State of New York), Albany, Vol. 24, Mar.-Apr. 1945, pp. 85-93. 10 cents.

Summarizes the main changes in the benefit and contribution rates under the new New York State unemployment insurance law.

GRATTAN, C. HARTLEY. "Full Employment Through the Wringer." *Harper's Magazine*, N. Y., Vol. 190, June 1945, pp. 577-584. 40 cents.

Criticizes the proposals in Sir William Beveridge's recent book and in the full employment bill.

HARRIS, SEYMOUR E. "The Way to Full Employment." *New Republic*, N. Y., Vol. 112, June 4, 1945, pp. 783-786. 15 cents.

MEZERIK, A. G. "Getting Rid of Women." *The Atlantic*, Boston, Vol. 175, June 1945, pp. 79-83. 35 cents.

Refutes the popular notion that great numbers of women will voluntarily leave industry after the war, and sketches the reasons why labor and management are opposed to women workers.

"New Ministry and Unemployment Insurance." *National Insurance Gazette*, London, Vol. 34, May 24, 1945, pp. 241-242. 6d.

A brief explanation of the functions with respect to unemployment insurance and unemployment assistance that remain with the Ministry of Labour and National Service and those that have been placed in the new Ministry of National Insurance.

PIERSON, JOHN H. G. *Fiscal Policy for Full Employment.* Washington: National Planning Association, 1945.

54 pp. (Planning Pamphlet No. 45.) 25 cents.

Sets forth the reasons why a positive fiscal policy is essential for assuring full employment and recommends certain basic expenditure and taxation measures.

RECTOR, STANLEY. "Where Goes the Employment Service: A Statement of the Situation." *American Economic Security*, Washington, Vol. 2, May-June 1945, pp. 2-17. \$1 a year.

Reviews the reasons why the USES was transferred to Federal control, the arguments for and against continued Federal administration, and urges the prompt return of the employment services to the States.

"Relationship of Seasonal and Intermittent Unemployment to General Unemployment." *Monthly Review* (Railroad Retirement Board), Chicago, Vol. 6, May 1945, pp. 70-73 f. Processed.

Analyzes the experience under the Railroad Unemployment Insurance Act and under State unemployment compensation laws for the last 5 years.

SHISKIN, BORIS, and WILLIAMS, WHITING. *What Are the Problems of a Guaranteed Annual Wage?* N. Y.: American Economic Foundation, 1945. 12 pp. (Wake Up America! Broadcast No. 265.) 10 cents.

A radio debate.

"Unemployment Insurance Coverage of Domestic Workers." *Industrial Bulletin and Employment Review* (Department of Labor, State of New York), Albany, Vol. 24, Mar.-Apr. 1945, pp. 96-97. 10 cents.

New York State's experience.

Public Welfare and Relief

ANDREWS, F. EMERSON. "Should You Be Paid for Your Children?" *Family Circle*, Newark, N. J., May 18, 1945, pp. 8-9 ff.

Short discussion of how a family allowance system operates and the main arguments favoring and opposing such a program.

FREEMAN, D. E. "Who Are North Dakota's 'Aged'?" *North Dakota Welfare*, Bismarck, Vol. 1, Apr. 1945, pp. 6-7.

The first of a series of articles describing the recipients of old-age assistance in November 1944.

"How Public Assistance Is Administered in Pennsylvania." *Pennsylvania Public Assistance Review*, Harrisburg, First Quarter 1945, pp. 1-7. Processed.

LUCK, MARY GORRINGE, and CUMMINS, AGNES B. *Standards of Relief in California, 1940*. Berkeley and Los

Angeles: University of California Press, 1945. 228 pp. Issued under the auspices of the Heller Committee for Research in Social Economics of the University of California. \$2.

Reports on a survey made in 1940 "of the case records of major public assistance agencies operating in California, in order to determine what cash grants were actually made to the dependent of the state, what these grants could purchase at 1940 prices, to what extent they were supplemented by goods and services furnished in kind, and how well the total assistance available compared with an established standard of adequacy."

NEW YORK STATE. LEGISLATURE. SPECIAL COMMITTEE ON SOCIAL WELFARE AND RELIEF OF THE JOINT LEGISLATIVE COMMITTEE ON INTERSTATE COOPERATION. *Report . . .* Albany: Williams Press, Inc., 1945. 67 pp. (Legislative Document (1945) No. 45.)

A study of the public welfare services in New York State showing the variety of programs and the number of local agencies administering them, and the variation in the proportion of the cost of these programs borne by the localities, the State, and the Federal Government. Includes the committee's recommendations.

Public Welfare in Indiana, Indianapolis, Vol. 55, May 1945. Entire issue.

Devoted to discussion of the various programs and services for meeting the needs of aged persons.

"Standards of Eligibility of Local Governmental Units Receiving State Relief Funds for 1945 Tax Year." *Public Aid in Illinois*, Springfield, Apr. 1945, pp. 2-3.

Analyzes the recent revision of the county tax levy.

WOOFER, T. J. "Southern Children and Family Income." *Social Forces*, Baltimore, Vol. 23, Mar. 1945, pp. 366-375. \$1.

Discusses the social implications of the maladjustment in the Southern States between size of family and income.

Health and Medical Care

AHUMADA, HERMES. "El Riesgo de Invalidez en Diversas Instituciones de Previsión Social en Chile." *Boletín Médico Social*, Santiago de Chile, Vol. 11, Oct.-Dec. 1944, pp. 503-510.

Summarizes the definitions of invalidity in the different Chilean insurance funds.

BRACKETT, ALICE F., and SCHMIDT, WILLIAM M. "Nursing in the EMIC Program; A Progress Report." *Public Health Nursing*, N. Y., Vol. 37, May 1945, pp. 234-238.

BRADER, SPENCER E. "Institutional Care for the Chronically Ill." *Social Welfare Review* (Minnesota Division of Social Welfare), St. Paul, Vol. 6, Apr. 1945, pp. 3-7.

MAY, SAMUEL C. *Financial Aspects of Health Insurance*. Berkeley: University of California, Bureau of Public Administration, 1945. 35 pp. Processed. (1945 Legislative Problems, No. 3.) 50 cents.

A report "on the adequacy of the 3 percent pay-roll tax to provide sufficient funds to pay for the medical, hospital and related services which are stipulated" in Assembly Bills 800 and 449, now before the California Legislature. Considers the probable number of people covered by the proposals, the average per capita income, the percentage of income of the American people needed for complete medical care, distribution of funds for meeting medical and hospital benefits, and the income of physicians under the proposed California plans.

"Seguro de Enfermedad." *Boletín de Información del Instituto Nacional de Previsión*, Madrid, Vol. 5, Jan. 1945, pp. 21-30.

Traces the development and present provisions for health insurance in Spain. From a speech by the Director of the National Institute of Health Insurance.

U. S. SELECTIVE SERVICE SYSTEM. *Physical Examinations of Selective Service Registrants During Wartime; An Analysis of Reports for the Continental United States and Each State*. Washington, 1944. 137 pp. Processed. (Medical Statistics Bulletin, No. 3.)

A study based on a 20-percent sample of the total physical examinations given between April 1942 and December 1943, showing rejection rates, by race, age group, and occupation; the principal causes for rejection, by race and age group; the incidence of all recorded defects, by race; and State and regional differences in results of physical examinations.

"The Wagner-Murray-Dingell Bill—S. 1050 of 1945." *Journal of the American Medical Association*, Chicago, Vol. 128, June 2, 1945, pp. 369-372. 25 cents.

An analysis of the health section of the bill. The same issue has a critical editorial on the bill.

WINSLOW, C.-E. A. *Health Care for Americans*. N. Y.: Public Affairs Committee, Inc., 1945. 31 pp. (Public Affairs Pamphlet No. 104.) 10 cents.

A short readable discussion of why America needs a health program and the form it should take.

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